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GENDER AND SOCIAL SECURITY POLICY: PITFALLS AND POSSIBILITIES

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ABSTRACT

Social security reform is high on the agenda of many governments around the world. In thinking about gender and social security policy it is useful to consider the implications of work in feminist economics for the evaluation of existing policies and proposed reforms. This paper identifies six key points and applies these to a range of social security provisions, including unemployment insurance, maternity benefits, family allowance and child benefits, pensions, social assistance and tax-based measures. The problems with traditional social security provisions are emphasized, drawing on the experiences of a variety of countries. Finally, the paper summarizes some implications regarding incentives, eligibility and benefit levels, and funding of these programs, taking into account countries at different levels of development.

KEYWORDS

Social security policy, welfare, pensions, intra-household inequality,
caring, unemployment insurance

Social security policy is a focus of controversy throughout the world.¹ Many countries are rethinking their policies in light of changes in the global economy, demographic pressures and fiscal constraints. There are concerns about the affordability, sustainability and negative impact on the market economy of social security programs. However, many social security measures contribute to a strong economy by improving the health and education of the population. Some argue that failure to provide basic social security creates escalating costs, setting up feedback effects onto key economic variables (Diane Elson 1991). Whether one thinks social security programs are essential components of a healthy economy, or serve only a humanitarian function, there are intense pressures to find cost-effective ways of delivering such benefits today. We need to ensure that women are not the losers in this process.

Over the past two decades feminist historians, philosophers, political scientists and sociologists have written widely on the welfare state, bringing a gender lens to bear on its origins, nature and functioning (Susan Pederson 1993; Mimi Abramowitz 1988; Elizabeth Wilson 1977). Various

typologies are used to characterize the divergent welfare regimes which have emerged. Extensive reference is made to the male breadwinner model, where social security policy reflects and reinforces the ideology of a family wage for men and economic dependence of women. Men and their families are compensated during legitimate interruptions in earnings, including unemployment, disability and old age, while modest mean-tested entitlements are provided for women in the absence of men. While this model characterizes the social security system in many Western countries, other models, reflecting different gender relations, also exist. Pederson (1993) contrasts the male breadwinner model underlying British family policy with the "parental" model in France, where generous parental policies compensate adults for dependent children, regardless of the income, marital status or occupation of parents. This parental model neither assumes nor reinforces economic dependence of women (though it was instituted for pro-natalist, not feminist reasons). Another model, which can be termed the universal breadwinner model, often associated with Sweden, bases social security policy on a norm of active labor force participation by all adults.

These typologies intersect with and sometimes challenge other characterizations of welfare states, among the most well known of which is Costa Esping-Andersen's (1990) triad of liberal/residual (characterizing the English-speaking industrialized countries), social democratic/universal (characterizing the Scandinavian countries), and corporatist/conservative (characterizing the rest of Western Europe) welfare regimes. Each of these regimes both reflects and shapes relations in the family and in the labor market, including gender relations. Considerable attention is now being paid to challenges to welfare states, in the context of changes in these relations. For example, as the family wage ideal collapses, the male breadwinner model of social security comes under intense pressure.

While there has been long-standing interest and debate in the feminist literature about the gender assumptions and impacts of social security policy, some attention is now being paid by national and international institutions to these issues, including the treatment of unpaid work, the basis of entitlement (as wives, mothers, citizens or workers), incentives affecting fertility, labor force participation and family formation, and the identification of gender biases (Ontario Fair Tax Commission 1992; Maxine Barrett 1988; World Bank 1995).²

Feminist work in economics provides important underpinnings for a gender-sensitive analysis of social security policy. In this paper core themes are developed and applied to a range of social security provisions, including unemployment insurance, maternity benefits, family allowance and child benefits, pensions, social assistance and tax-based measures. The problems with traditional social security provisions are emphasized, drawing on the experiences of a variety of countries. The paper summarizes

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some implications regarding incentives, eligibility and benefit levels, and funding of these key programs, taking into account countries at different levels of development.

PRINCIPLES AND PROBLEMS

The following six points which emerge from feminist work in economics are useful for evaluating the gender assumptions and impacts of social security policies. They provide a basis to reframe standard program evaluation criteria such as equity and efficiency, and rethink objectives such as poverty alleviation and fiscal restraint which drive social security design and reform. While these points emphasize gender differences, there are also important differences amongst women by dimensions such as class, race and age which shape their social security interests. While each principle is initially discussed separately, they are by no means independent.

1. Intra-household inequality should be taken into account in the design of policies. There is considerable literature now establishing the importance of intra-household inequality and challenging the explanatory power of Becker-style models of household decision-making (Amarya Sen 1990; Rae Blumberg 1988; Frances Woolley 1993; Shelley Phipps and Peter Burton 1994; Daisy Dawer and Judith Bruce 1988; Lawrence Haddad and Ravi Kanbur 1990). Family members do not always have equal access to resources, share income equally or benefit equally from expenditures. Thus it is possible for members of the same household to differ in their well-being. The literature on intra-household inequality also draws attention to the role access to independent income plays in bargaining power in a relationship. In considering social security policies, it is important to identify the implicit assumptions made about income-sharing. Many policies treat the family unit as a whole and entitle women as wives or mothers, rather than as individuals. Most social security policies focus on inter-family redistribution of income, not intra-household redistribution.

Individual entitlement to social security benefits is important. There are two ways women can be disadvantaged when the household is treated as an income pooling unit in social security programs. First, when income security policies provide benefits based on family income, it is assumed that all family members are equally well off and that all share in the benefits. While this may be true in the majority of families, evidence suggests it is not always the case (Randy Albedia 1992; Phipps and Burton 1994). Second, when income security policies provide benefits to individuals there is often an implicit assumption that the money is for the support of all family members, though this may not always happen. For example, earnings-related benefits such as unemployment insurance and pensions are typically individual entitlements, whether publicly or privately administered, but are expected to provide for

the family.³ However, despite the ideology of a male family wage, or the male breadwinner model of social security, women's access to that income is not assured. In each case, women's entitlement to income security is tenuous. Furthermore, women's earnings may negatively affect the entitlements of families, reinforcing the traditional gender roles underlying the male breadwinner approach.

Women's access to social security benefits can be improved either by policies which encourage, rather than assume, income pooling, or by policies which ensure individual entitlements to social security benefits. Examples of the former include issuing individual cheques for benefits, as is proposed in the reform of Canadian Old Age Security.⁴ Examples of the latter include universal entitlements, such as exist in some countries for old-age security or health care.

Even with individual entitlement, such as exists with most earnings-related programs, spousal income may affect benefit levels. For example, in Britain, New Zealand and Australia, family income affects unemployment insurance benefit levels and this has been shown to create work disincentives for the spouses of unemployed workers (Prie Hyman 1994: 164). Reforms to unemployment insurance in other countries are threatening the individual benefit levels of women by introducing family-income limits – either directly or through the tax system. Such targeting to low-income families risks disqualifying many vulnerable women and children and reinforcing their economic dependence on male earners. Recent reforms to old-age security in Canada also move from a universal individual entitlement to one based on joint spousal income (Finance Canada 1996a). This mainly affects the entitlement of older women, most of whom have little independent retirement income, but are considered well off based on their spouses' incomes. Family allowance and child benefit programs in many countries are also tending to be changed from universal entitlements to means-tested family benefits. The value of this in terms of helping the poorest families must be balanced against the potential negative effects on women.

The issue of the individual versus the family as the basis of entitlement is complex. While women's individual entitlement is important, they will be penalized if only labor market contributions are insured, as discussed in points 2 and 3 below. Julie Aslaksen and Charlotte Koren (1995) discuss some of the problems with the trend in Norway, as in other Scandinavian countries, to further individualize social security benefits. The loss of inherited earnings-related pension rights from spouses may outweigh the gains to women from care-giving credits, and increase pension inequality among women. Feminist analysis highlights the need for more nuanced alternatives to the lone individual versus the nuclear family as the unit for policy analysis. Julie Nelson (1996), discussing this issue, calls for tax/benefit structures that recognize "individuals in relation."

Many social security policies are delivered through the tax system, and

often countries treat the family as an income-pooling unit for tax/transfer purposes. Some countries, such as Germany and the United States, have joint taxation of spouses or allow income splitting, where each spouse is taxed on half of total spousal income. Where women are the secondary earners, this imposes a high marginal tax rate on women's earnings, creating a work disincentive (Alessandro Cigno 1994; Julie Nelson 1996; Siv Gustafsson, Jan-Dirk Vlasboom and Cecie Weizels 1995). This male breadwinner model undermines women's capacity for economic independence, and may make women more dependent on the social security system at marriage break-up, widowhood or in old age.

Other countries such as Sweden, Canada, the Netherlands, Italy and Australia have individual taxation, which has been identified as a trend in OECD countries (Glenn Jones and Elizabeth Savage 1995). However, while the individual is technically the unit of taxation, many deductions and credit provisions assume support relationships among family members and are based on total spousal income (Ontario Fair Tax Commission 1992, 1993). For example, a spousal credit is often available to a taxpayer (usually a man) supporting a low-income spouse (usually a woman). Like joint taxation, this has the effect of imposing a high marginal tax rate on the initial earnings of a spouse. Along with encouraging dependency, such policies presume support relationships which may or may not in fact exist.⁵ The challenge is to recognize inter-relationships without assuming a male breadwinner model.

Economic research has demonstrated that it matters who receives the income in a family, in terms of how it is spent (Blumberg 1988). This was historically recognized in family allowance programs where the allowance was most often paid to the mother, on the assumption that she was the one most directly responsible for expenditures related to child welfare.⁶ Family allowances exist in most industrialized countries and in some developing countries, and while eligibility varies (universal or employment-related) as do amounts of allowances, they represent the only program that explicitly recognizes the importance of intra-household distribution (Margaret Gordon 1988: 285; Carmelo Mesa-Lago 1989: 22).

Several Western countries, including Australia, Canada and Germany, have introduced measures that make family allowances more related to need (based on family income either directly or through tax-back provisions), thus limiting its value in redistributing spending within families (Gordon 1988: 284–7, 299–300). Family allowance benefits have also typically been very small in relation to either child-rearing expenses, other social insurance benefits, or average wages (Folbre 1994: 160). In Eastern Europe, where family allowances have typically been most generous, the trend in reform is to reduce the size of the benefit to greater similarity with OECD norms (World Bank 1992, 1993). Sarah Jarvis (1995) discusses the introduction in Hungary of a tax clawback of universal family allowance

benefits from higher-income families. She considers which parent should receive the allowance and which should pay the taxes on it (Hungary has individual taxation). The intra-household equality concerns discussed above suggest the money will benefit the children most if it is paid to the mother; however, taxing her will create a work disincentive and raise little revenue. Jarvis suggests paying the allowance to the mother and taxing it to the higher earner (usually the father).

The importance of intra-household inequality can also be used to justify the direct provision of services rather than income transfers as a means of ensuring the desired distribution of benefits. Examples include school lunches, food stamps, medical services and education programs. However, there are also arguments against such in-kind transfers, including recipients' lack of choice and the stigma that may be attached if there is means-testing for benefits (World Bank 1993: 44; Linda Gordon 1995).

The theme of intra-household inequality is also important in re-evaluating our understanding of how families cope with income insecurity in the absence of formal social security policies. For example, in a study on food security and response to drought and famine, Bina Agarwal (1992) shows the gendered nature of both the informal and formal famine relief responses, and the greater vulnerability of women. While public supports can be tailored to work with private supports, the gender inequities of the informal arrangements should be taken into account. Too often it is women's nutrition, education or workload which suffer.

2. Policies must be based on a recognition of the economic importance of social reproduction, including care-giving and unpaid household work. Feminist work in economics and development emphasizes the importance of inter-relationships between production and reproduction in the economy, and argues that economic theory and policy have tended to ignore reproductive work such as domestic work, child-rearing and care-giving.⁷ Feminist economists are trying to improve the theory and data regarding the reproductive economy, including the measurement of unpaid work, the development of extended national accounts and the inclusion of reproduction in macroeconomic models (Nilufer Cagatay, Diane Elson and Caren Grown 1995; Diane Elson 1991; Isabella Bakker 1994; Ingrid Palmer 1991; Martha MacDonald 1995; Lourdes Benería 1981, 1992).

One implication is that social security provisions need to be understood as investment in economic infrastructure and human capital. In the recent social security reform debate in Canada, women's groups argued that,

infrastructure must not be limited to roads, sewers, construction and transport, where it is men who occupy the majority of jobs. The

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government plan to invest in infrastructure must include health, education, child-care and elder-care.
(Status of Women Canada 1994)

Strategies to increase productivity must consider the productivity of unpaid as well as paid labor. This concern is raised with reference both to cutbacks in social expenditures on programs such as health and education and to reforms to social security benefits (unemployment insurance, social assistance, family allowances). There are economic costs of off-loading social security provision (health, education, welfare) onto the community or household. The costs do not disappear but are no longer counted when transferred to the domestic sphere. It is essential that our economic measures take account of the resources used (and produced) in the reproductive sphere. These resources need to be incorporated into any analysis of efficiency. Furthermore, feminist economists have drawn attention to the potentially negative feedback effects on the macroeconomy from cutbacks in social spending (Elson 1991, 1995; Palmer 1991; Cagatay *et al.* 1995). The increase in unpaid work may undermine the responsiveness of the paid labor supply, the education and health of care-givers, and ultimately social and economic stability, all of which threaten the long-run sustainability of the strategy. While this issue has received considerable attention in the gender and structural adjustment literature, it is also of concern in industrialized countries where, after enormous shifts from unpaid to paid work over time, some movement may be occurring in the other direction as the public sector delivers cuts through policies such as deinstitutionalization in health care and social services (Status of Women Canada 1994; Hyman 1994; Rhonda Sharp and Ray Broomhill 1995).

The organization of reproduction (public and private, and any proposed changes) needs to be examined in terms of its equity, efficiency and sustainability. This requires better data on unpaid work, as well as more qualitative research to answer the following questions. What are the informal mechanisms for income transfers, both within the family and within the community? Who does unpaid work for whom? What do they get in return? What obligations do people feel to family and nonfamily members? What networks of support exist in communities? How elastic is the provision of unpaid work? The gender dimensions of these arrangements are of critical importance.

Given that unpaid reproductive labor contributes to the household and the aggregate economy, there are implications for social security entitlements. Income support can be provided through such means as family allowances, universal pensions and social assistance for care-givers without other means of support, or social insurance principles can be applied to the risk of loss of private support through divorce, old age or widowhood, which Bea Cantillon (1991) refers to as the social risk of unpaid household work.

Options include inheritance of pension, unemployment or health credits of a spouse and the inclusion of care-giver credits in public pension plans. The implications of these options for gender equity are discussed further in points 3 and 6 below.

Current welfare reform discussions in many industrialized countries are challenging traditional assumptions about who is expected to engage in paid work, and who deserves public support. Single mothers, for example, are now generally considered employable, and their "job" of raising children alone is accorded little recognition or support. However, welfare programs were often put in place explicitly to keep single mothers out of the labor force (Gordon 1995: 92; Jane Lewis 1993: 20). The earlier systems minimally recognized the child-care role these women performed, whereas current welfare reforms and programs to get women into the workforce do not. Feminists argue that the costs of this reproductive labor still have to be dealt with, preferably through public support for child-care services. They point out that the lack of child-care support and/or jobs that would compensate for the costs of this reproductive labor are the major disincentive to participation in paid work (Albelda and Chris Tilly 1992, 1994; Roberta Spalter-Roth and Heidi Hartmann 1993; Barbara Bergmann 1986; Bergmann and Hartmann 1995; Joan McFarland 1994; Gwendolyn Mink 1995).

Cross-country comparisons show that Western European countries with more highly developed programs supporting the cost of children, including provision of child care, provide more effective poverty alleviation and maintain better work incentives than do countries that rely more heavily on means-tested social assistance (Sheila Kamenman 1984; Bergmann 1986; Folbre 1994). Eastern European countries have had even more supportive benefits related to care-giving, however these benefits are being dismantled in the process of creating more Western-style systems (World Bank 1992, 1993). Comparisons of alternative ways of subsidizing the cost of child rearing demonstrate that child-care assistance creates an incentive for labor force participation, in contrast to child tax benefits (Gustafsson *et al.* 1995; Cigno 1994).

3. Policies must be based on a recognition of the existing gender division of labor in the home and women's greater responsibilities for reproduction. The work of reproduction and care-giving is disproportionately allocated to women throughout the world. And it is women who are disproportionately poor as a result. Thus, for example, when care-giving is relegated to the family or community through cutbacks in social expenditures it is mainly women who assume that workload. While most social security programs in the world are predicated upon a traditional gender division of labor in the home (the male breadwinner model), they provide minimal compensation for the reproductive labor involved. Family policy

development is more often predicated on pro-natalist concerns, or reinforcing the dependence of women, than on a notion of the value of reproductive labor and its right to income security (Pederson 1993; Maureen Baker 1995). Support is usually small compared to the employment-related programs, creating a two-tiered social security system with women at the bottom. "Women's work" is inadequately protected compared to "men's work."⁸ Traditional social security policies reflect the underlying collective interests of class, age and gender, and are part of what Folbre calls the structures of constraint within which individuals operate (Folbre 1994). They are neither efficient nor equitable.

There are many examples of how social security policies fail to adequately recognize women's burden of responsibility for reproductive work. Welfare reforms such as welfare, increasingly used in the United States and advocated in Canada, often fail to adequately take account of the domestic responsibilities of female welfare recipients. Single mothers are expected to be employable but the supports to enable them to combine reproductive work with labor market participation are limited or nonexistent. In many countries absent fathers are not being required to provide income or direct care supports for their children. Maternity leave is an essential component of recognizing women's responsibility for reproduction, yet an ILO survey on maternity benefits reports that while most countries have some sort of program, coverage is low, as programs usually require attachment to formal work (ILO 1984).

Women also suffer in terms of pension coverage under most systems, through, for example, the lack of credit given to unpaid work in public plans and the loss by divorced women of a share in the husband's employment-based pension (Heather Joshi and Hugh Davies 1992). When women undertake unpaid caretaking work for a family, they forfeit not only employment opportunities but future income security through social security entitlements. Koren and Aslaksen (1992) and Aslaksen and Koren (1995) show that inherited supplemental pension rights for widows in Norway, based on husbands' earnings, contribute to equalizing pensions between men and women. Furthermore, they argue that care credits, introduced in Norway in 1992, compensate employed mothers for loss of supplementary pension credits in periods with child-care responsibilities but do not provide income security for homemakers, and will increase inequality among women. They worry that the gain to women in care-giving credits may be more than offset by the loss of inheritance rights for supplemental pensions.

In each of these examples it is women who are penalized in terms of income and social security by their responsibilities for reproduction. There is political and theoretical debate amongst feminist economists on how to revalue this reproductive work (in social security policy, for example) without reinforcing women's responsibility for it and penalizing them in the market (Folbre 1995; Barbara Bergmann 1982). For example, maternity

leave, without paternity leave, reinforces the traditional gender division of labor. There can be tension between providing social security for women in their present economic context and promoting changes in gender relations. However, policies in most countries fail on both counts – neither adequately supporting women for the reproductive work they do nor helping change the existing gender division of labor. This is discussed further in point 6 below.

4. Policies must be based on an understanding of the distinct labor market experience of women and men. Gender inequalities in the labor market are as important as gender inequalities in reproductive work in shaping women's access to social security protection. Policy must be based on a recognition of the greater importance of nonstandard and informal work for women and the lower wages earned by most women throughout the world. The use of male work norms in establishing eligibility restricts women's participation in many social insurance programs. For example, continuous employment is taken as the norm, as is full-time work in many cases (for pensions, unemployment insurance, maternity leave). While these programs are presented in gender-neutral language, they are in fact implicitly targeted at male workers. Lewis (1993) argues that women's major claim on social security in Europe has been as wives, then as mothers and least of all as workers.

Social security programs typically began as employment-related benefits. The European model was generally transferred to less-developed countries, where programs were established for elite workers and the expansion of the programs tended to be vertical, providing more programs for a limited number of workers (Mesa-Lago 1989). Health insurance, pensions, unemployment insurance, family allowances and maternity benefits all evolved in this way. As Mesa-Lago (1989: 12) shows in his study of Latin America, coverage correlates with income, labor skill and the power of pressure groups, and the extent of coverage is very low, as 50 percent or more of the labor force is often self-employed or in the informal sector. Programs also tend to be urban-biased, with the rural sector under-represented.

Women have traditionally been disadvantaged by these employment-based programs. Their rate of eligibility and level of benefits are lower than men, because of their concentration in nonstandard and lower wage employment. For example, in Canada, until January 1997 part-time workers with less than fifteen hours' work per week, the majority of whom are women, were not eligible for Unemployment Insurance. Eligibility is being further restricted at the same time as the proportion of nonstandard jobs in the economy is increasing. The new Employment Insurance program in Canada makes it more difficult for workers with part-time hours or seasonal jobs to qualify for benefits, although technically their work is covered.¹⁰ These inequities are more pronounced in developing countries, where the proportion of informal sector

workers is higher. Domestic workers, disproportionately female, are also excluded from coverage in most social insurance programs.

Even where women are covered, they may be particularly vulnerable. For example, a study of maternity benefits in India shows the under-utilization of these benefits by women (Indira Hirway 1986). Employers tend to hire women who would not require these benefits (young women, widows) and often hire women on a seasonal or temporary basis; furthermore, many women are reluctant to claim benefits for fear of losing their jobs.

Some of these inequities can be addressed by having broad-based programs for all employees, or universal coverage, where women's labor market inequality is not mirrored in social security inequality. Furthermore, studies have shown that the redistributive effects of employment-related programs are regressive, as insured people pay only a small percentage of the costs and benefits they receive (Mesa-Lago 1989). This lends support for using other types of taxes as legitimate ways of funding social security, broadening the revenue base. In Brazil, for example, a rural pension/health-care program is funded from taxes on agricultural output and on urban businesses (Mesa-Lago 1989: 18).

While women have traditionally been disadvantaged by the employment-based programs, they are also losing out in some of the changes to eligibility being considered or undertaken in various countries. For example, means-testing for unemployment insurance benefits based on family incomes will make many women ineligible as they are more often the lower income earner and have less stable employment. Also, changes in the eligibility of other family members influence the work of women. Family work patterns and household survival strategies will change, often to the greater detriment of women's well-being.

In the face of financial pressures, an alternative way to reform insurance-based programs is to redesign funding mechanisms. One proposal is to remove the ceiling on contributions which most countries have and broaden eligibility (Gordon 1988: 340). For example, employer premiums could be a percent of total payroll rather than a percent of the earnings of individual employees up to a maximum. Employers would then not be able to minimize premiums by adjusting how their available work is distributed among workers. This would increase revenues, make programs more redistributive, remove barriers to job sharing, and increase the eligibility of women.

Women's disadvantaged labor market position also must be taken into consideration in the design and reform of social assistance programs (welfare). As mentioned above, OECD countries which have relied on welfare to provide for poor single mothers are increasingly introducing reforms aimed at making these women self-supporting in the labor market. However, the jobs available tend to be low-wage. Under punitive welfare reform measures recipients become worse off as they join the ranks of the working poor (Patricia Evans 1988; Spalter-Roth and Hartmann 1993;

Albelda and Tilly 1994; Morley Gunderson, Leon Muszynski and Jennifer Keck 1990).

The increase in the labor force participation of married women in most industrialized countries and the end of the single-earner family as the norm has resulted in more emphasis on labor market attachment as the basis of social security entitlement. However, there is not a "universal worker" – there are men and women workers, with labor market opportunities, constraints, returns and life-cycle work patterns. While this individuation of entitlement may be part of a long-term strategy for equality, in the short term it can worsen the social security position of women (Aslaksen and Koren 1995; Katherine Scott 1996).

5. Policies should not be biased in favor of particular family arrangements, or assume a particular family arrangement. A major part of the feminist critique of social security and welfare policy is that it has historically reinforced the patriarchal family and been based on the male breadwinner model. Folbre (1994: 224), for example, in her discussion of the development of social insurance in Latin America argues that the system reinforced the idea of the male family wage and strengthened the economic authority of men and dependence of women. The employment-based system favored urban, salaried male employees, and failed to provide much public assistance to women and children on their own. Women have few claims on such a system except by marriage. This bias has been demonstrated in the United States, where widows and their children eligible for Survivors Insurance benefits are much better off than are single mothers and their children dependent on Aid to Families With Dependent Children, AFDC (Janice Peterson and Carole-Dawn Petersen 1993). The latter are penalized for failing to conform to family norms.

Some policies are biased against unattached individuals or unmarried couples. For example, tax systems which allow income-splitting between spouses, where each spouse pays taxes on half their total income, privilege married couples (Nelson 1996). Policies also sometimes differentiate between male and female survivors, providing benefits to female survivors but not to male (Folbre 1994: 227). This institutionalizes the notion of a male family wage. In industrialized countries some progress has been made towards removing some of the more glaring family/gender biases from the system – for example, initiatives to allow benefits for same-sex couples. The provision of universal social insurance, including compensation for family labor, would remove the need to provide workers with spousal or family benefits (Folbre 1994: 229).

This point, like the first, can be used to support individual eligibility for benefits and the individual as the basic unit of taxation, combined with careful recognition of individuals-in-relation (Nelson 1996). Most individually-based tax systems take some account of household relationships, and

economics of scale in households, through the structure of rates, credit and deductions. However, to the extent that deductions/tax credits are made for dependents, these should not privilege a particular family form (dependent spouse). Many tax policies which claim to take account of support relationships in fact only recognize the nuclear family. For example, changes to Old Age Security introduced recently in Canada base entitlement on joint spousal income, thus treating an elderly married person differently from one who lives with a nonspouse. The married person's entitlements would take account of her spouse's income, but the unmarried person would be treated the same as someone living alone.

Much has also been written on the social security treatment of families maintained by women alone. Sweden, which has an individual model of social security, expects all adults, including lone mothers, to be earners and provides child care and other supports to facilitate this. Countries with an implicit male breadwinner model of social security differ in how lone parents are treated in terms of incentives and rewards for behavior, as they defy the logic of the model. Lewis (1993: 14, 20) argues that some countries like Germany treat single parents as workers, others like the United Kingdom treat them as mothers and some have contradictory policies toward them. As emphasized above, while this group has traditionally been provided public assistance, it has usually been at a low level and stigma has been attached to being outside the "normal" family in many countries. The implied route away from welfare has been marriage. Much of the motivation behind welfare reform in North America has come from the growth of female-headed single-parent households, though recent research in the United States rejects the implied causal link between social assistance and the increase in unwed teen pregnancies (Rebecca Blank 1995).

While social security can be provided to single parents through family allowances, child benefits, social assistance or subsidization of the costs of working (especially child care) it can also be enhanced by enforcement of the child support responsibilities of absent parents. Some countries have a better record than others in guaranteeing child support (Folbre 1994: 163; Kanerman 1984). This is an important area to pursue, and one which is consistent with goals of fiscal restraint. Recently announced changes to child support legislation in Canada are aimed at enforcing responsibilities of noncustodial parents and eliminating differences in how the tax system treats married and nonmarried supporting parents (Finance Canada 1996b). While this is important, point 2 reminds us that total privatization of the costs of reproduction should not be the goal, given the economy-wide importance of care-giving.

6. Policies should contribute to changing the inequalities by gender in the distribution of workload, income and power. When social insurance programs are discussed, equity, fairness and poverty alleviation are common

concerns. Gender equity must be added to this list. The distinction between practical needs and strategic interests is of relevance here (Caroline Moser 1989). Social security provisions must meet women's practical needs for support in the traditional context, without undermining their strategic interest in changing unfair gender relations. This is a difficult road to walk. Many development policies which claim to be aimed at improving women's welfare often emphasize women's motherhood roles and ultimately benefit children's welfare rather than women's (Mayra Buvinic 1983: 25). Similar criticisms have been made of the efforts of the "maternal feminists" in the Victorian era, who reinforced women's domestic role in the name of improving their welfare. Such programs may meet women's practical needs, but not their strategic interests. Conversely, the trend to assuming all women should be earners may make women poorer, in the short run at least. Many of the policies consistent with points 1 through 5 have to be rethought from the perspective of whether they will help change gender relations and inequality. For example, maternity leaves take account of the importance of care-giving, yet they can also help perpetuate the gender division of labor in the home and in the labor market.

How can both practical needs and strategic interests be advanced through social security policy? Policies should not exacerbate or reinforce the traditional gender division of labor, yet at the same time they must recognize that women bear the burden of providing family care, need the resources to provide that care, and should not be financially penalized for their attention to reproduction. In envisioning a new welfare state "after the family wage" consistent with gender equity, Nancy Fraser (1994) argues that two feminist responses predominate, the universal breadwinner model, promoting women's employment equity (making women more like men are now), and the care-giver parity model, where care-giving is accorded due protection (making women's difference costless). She argues that the real need is to dismantle "the gendered opposition between breadwinning and caregiving" (1994: 610). Policies should be evaluated according to whether they promote equal sharing of the costs of family labor among men and women, and equal access to income-earning opportunities. Kai Konrad and Kjell Lommerud (1995) use a noncooperative model of family time allocation between the market and the provision of a family public good, such as child care, to do such an evaluation. They find that policies to redistribute resources between spouses can be Pareto improving, can increase the provision of the public good, but may reinforce the wife providing more of the public good. On the other hand, in this model, progressive tax policies may improve the family's situation and increase the husband's provision of the public good. Public provision of the family public good (child care) in this model can also help to redistribute resources from men to women.

Folbre (1994: 258) calls for a range of policies which encourage individual and collective responsibilities for care-giving. These include

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enforcement of income supports and care-giving responsibilities of absent parents, public compensation for the value of family labor, equal child-care opportunities through paternity, maternity and family leave policies, and equal access to learning. Similar agendas are put forward by most other analysts of the poverty of women and children in the industrialized world (Bergmann 1986: Ch. 10; Spalter-Roth and Hartmann 1993; Kamerman 1984). Improved family allowances or child tax credits are part of this, as are programs such as maternity benefits and parental leave which facilitate combining reproductive and paid labor.

Targeting programs to women may or may not help alter gender inequalities. As mentioned above, targeting may reinforce dependence, or responsibility for reproductive work, or may in fact help children more so than women. For example, extending maternity leave benefits may reinforce child care as women's work and may also contribute to labor market discrimination. The lengthy maternity leave provisions in Eastern European countries may have contributed to occupational segregation (Lynn Duggan 1992). The model of parental leaves associated with Sweden has more potential to facilitate increased gender equality both at home and at work in the long run.

To what extent have existing social security regimes altered gender inequalities? Comparative research across European countries highlights the different outcomes (Lewis 1993; Cigno 1994; Gustafsson *et al.* 1995). For example, Germany and the U.K. have a male breadwinner model which has discouraged female labor force participation and reinforced a traditional gender division of labor, while France has a more neutral model which allows women more choice in combining reproductive and labor market work. Scandinavian countries, especially Sweden, expect all adults to be earners, and provide public support for reproductive labor. While the Scandinavian "individual" model is often promoted as the best example of using social security policy to encourage economic independence for women, there are also criticisms that the policy does not go far enough in altering gender inequalities. Some feminist writers argue that Scandinavia has become a "dual earner" but not a "dual carer" society; the division of labor in the home has not changed and women and men are not equal earners (Arrlaug Leira 1993). Birté Sim (1993) argues that women's welfare has increased but not women's power, and points to conflicting views of the Scandinavian experiment as either "the woman-friendly state" or "public patriarchy."

SUMMARY OF IMPLICATIONS FOR MAJOR DESIGN ISSUES

This review of key principles for evaluating social security policy from a gender perspective has raised many points which are relevant to ongoing

debates in the public finance literature. Gender directly affects the criteria commonly used in program design, including efficiency, sustainability, and equity, whether or not public finance experts care about gender equality *per se*. In the current environment, governments are motivated to find cost-effective ways to deliver benefits to the most needy with minimal market interference. However, analyses which ignore gender relations in the economy will miss the mark, as illustrated in the following discussion of incentives, coverage and financing of social security programs.

1. Incentives

Social security provisions are increasingly evaluated in terms of the incentives/disincentives they create, and the possible market distortions they introduce. However, women are disadvantaged by the market and its underlying social norms as it now operates.

Concern over labor market disincentives has dominated social security reform discussion in the industrialized countries. However, this neglects the value of unpaid care-giving work. Furthermore, the major disincentives to paid work for women are the lack of well-paying jobs and child care. Welfare reform programs typically do not seriously address either of these. If the goal is to get more women to be self-supporting, efforts should be placed on improving the availability and affordability of child care and child benefits in a gender-neutral, nonstigmatized way. Often women have more access to basic social insurance benefits, like health coverage, on welfare than in paid work, since they are likely to be in uncovered jobs (Bergmann and Hartmann 1993). More universal provision of such benefits would reduce the work disincentive.

While the paid work disincentives of the welfare system feature prominently in policy discussions, the gendered disincentives in tax systems are often overlooked. Yet there is ample evidence that various forms of joint taxation and spousal tax credits create a disincentive to the labor force participation of women and affect the choice between full-time and part-time employment (Cigno 1994; Lewis 1993; Nelson 1996).

In some countries fertility incentives are a major concern in designing social security policy. However, the evidence is clear that family allowance programs have negligible impact on family size decisions, unless they are designed as pro-natalist policies with built-in incentives for additional children, as in France (Folbre 1994, 161). There is reason to believe that economic insecurity is a greater incentive to fertility than is the public provision of social security. When public supports are not in place, or are available only to a few, children become a main source of social security for families (Folbre 1994, 228-30).

2. Eligibility and benefit levels

Eligibility for social security coverage and benefits is an important issue for countries across the spectrum of development. Developed countries with advanced social security programs are considering restricting eligibility as a means of accommodating fiscal pressures (Gordon 1988). This is particularly true of Eastern European countries which are bringing their more universal programs into line with Western norms (Lynn Duggan 1992, 1993; Gertrude Goldberg 1991; World Bank 1992, 1993). Fiscal pressures are also severe for the middle countries, such as in Latin America, which have relatively well-established programs (Mesa-Lago 1989). Most poorer countries have never established very extensive programs, but are interested in finding ways to offer limited social security protection.

Universal entitlement for basic social security protections is the most desirable from many perspectives. Employment-based programs are limited in their reach, are particularly problematic in countries with small formal sectors, and especially disadvantage women. Our discussion has also emphasized that universal programs benefit individuals, regardless of family status. For example, while splitting of earning-related pension credits would help married women, Joshi and Davies (1992) discuss the problems of dividing these pension entitlements upon divorce. They show that such pension splitting would never make up for the penalty women face generally in earning-related schemes due to labor market inequality and the penalty to earnings of unpaid/caring work. They conclude that improving the basic public pension would be a bigger benefit to women.

How can the principle of universality be reconciled with financial constraints? One possibility is to have universal eligibility, but with a ranking of priorities in terms of what to cover. Thus, some established protections for the privileged might be sacrificed to provide broader protection for a smaller number of risks. Unemployment insurance coverage, for example, might be broadened to include domestics, or part-time workers, but the level of protection might be lower for all than at present. This, of course, opens the way for a private system to operate alongside the public system (for example, private pension funds in addition to a basic universal public pension, or user fees for certain medical procedures on top of universal insurance for basic health care). Women will continue to be disproportionately excluded from the private/extended schemes. This can be partially redressed by joint treatment of credits and contributions of spouses at divorce or widowhood which would force the family to be an income-pooling unit in fact rather than in theory. However, single women would still be penalized.

While universality may be the ideal, targeting is the reality in most countries for many social security benefits. How can targeting better meet the needs of women? One form of targeting is to use flat-rate benefits rather

than earnings-related benefits. This would benefit women, who are more likely to have lower earnings. Another possible route is to combine a basic flat-rate benefit level with a means-tested supplement, as is done now in some family allowance, pension and unemployment insurance programs (Gordon 1988; World Bank 1994). Canada's recent reforms to old-age security move away from this compromise towards complete means-testing based on joint spousal income (Finance Canada 1996a). Another way of combining targeting and universality is to combine universal benefits with a progressive tax system. The issue remains, however, whether to tax family or individual incomes. As argued above, gender concerns suggest taxing individual incomes. In general, the tax route is preferable to means-testing as a way of targeting and making social insurance more progressive (World Bank 1992: 72-3; Gordon 1988: 341).

The poorest countries have little choice but to target. Basic health protection and access to education are crucial for women. Measures which protect children are also key, and should be delivered in ways that do not reinforce women's double or triple burden. Informal support systems can be augmented by public service provisions, or tax benefits (World Bank 1994: 54); however, any such policies must be carefully designed to lighten or compensate for, not reinforce, the care-giving responsibilities of women.

3. Financing

Financial pressures are the main motivating force behind current reform initiatives around the world. Much emphasis is placed in the literature on finding more efficient ways of funding social security programs. While more careful research is needed to fully address the gender implications of the various proposals, some initial implications arise from the points raised in this paper. Most social insurance programs are partly funded out of employer-employee contributions (Gordon 1988: 30; Mesa-Lago 1989: 17). Suggestions for reform of payroll tax systems to increase revenues and minimize market distortions include eliminating the ceilings on contributions, and paying a flat rate on the total payroll. These changes would facilitate expanded coverage, be more progressive, and remove the incentive for firms to create noncovered jobs, all of which would benefit women.

There is also criticism of payroll taxes in general. In Canada and other countries these taxes are blamed for restricting job creation; therefore, the programs which depend on them, like unemployment insurance, are also under attack. However, recent evidence throws some doubt on this standard assumption (Jonathan Gruber 1994; Gordon 1988: 31). Another concern is that funding through payroll taxes redistributes income to a small group of workers (Mesa-Lago 1989: 34). These concerns suggest that a funding out of general revenues might be both more equitable and more efficient. Certainly this would facilitate expanded coverage, such as to rural

areas, the informal sector, or domestic workers. This would also help break down the distinction between publicly-funded social assistance and social insurance – a distinction which has tended to stigmatize the former, to the detriment of women.

Another financing issue in countries with well-established public systems concerns privatization of parts of the programs. While this is most often discussed in relation to pensions, and is well under way in some countries, such as Chile (World Bank 1994), it is increasingly an issue with other programs. For example, it has been suggested that Canada privatize more of the costs of post-secondary education through tax-sheltered savings plans modeled on the existing retirement savings scheme. All such programs potentially disadvantage women, given their lower earning capacity in most countries. For example, recent reforms to pensions in Australia have moved away from the primacy of a flat universal pension to mandatory earnings-related private plans. While making company pension plans mandatory has dramatically increased coverage for women workers, their expected accumulated assets (and therefore pension entitlement) will be only half that of men (Sharp and Broomhill 1995). The swing to self-reliance and privatization creates gender inequality in social security which mirrors gender inequality in the labor market and reinforces family responsibility for social reproduction. This tends to reinforce gender inequalities in the home and the economic dependence of women.

Other reforms include attempts to do more with less in the administration and delivery of social security. This is part of the general attack on government spending, and the strategies typically involve staff cutbacks, wage freezes and contracting-out work (Margaret Grosh 1990). These too have gendered effects, particularly since in many countries women's best employment opportunities have been in the public sector.

CONCLUSION

This paper has applied insights from the feminist economics and development literature to the design and reform of social security systems. It is essential that the program priorities, coverage, benefit structures and financing mechanisms recognize but not reinforce or exacerbate existing gender inequalities. These gender inequalities include women's overwhelming responsibility for reproductive work, their double or triple burden, their disadvantage in the labor market and in access to resources for self-support, and their unequal access to family income and programs.

The overall implication of the six points discussed is that standard program evaluation criteria such as equity, efficiency, sustainability and affordability need to be reframed based on a gender analysis. When equity is discussed, it must include gender equity. When redistribution effects are analyzed these should be broken down by gender and should include intra-household

redistribution. When efficiency is analyzed, it must take account of the unpaid resources used in reproductive work. When work incentives are discussed, the realities of women's labor market opportunities and their child-care responsibilities must be taken into account. This complicates the analysis, and requires additional data – gender disaggregated data, data on the well-being of individual family members, and data on unpaid work.

Many recommendations emerged for program design. Women benefit most when social insurance programs are universal in coverage. Eligibility for work-related programs such as unemployment insurance should be determined on an individual basis, not through family income. Gender concerns suggest taxing individual income, while taking account of "individuals in relation" (Nelson 1996: 109) and allowing tax provisions for the support of those not able to be self-supporting (children, elderly, disabled), including support outside the bounds of the traditional family. Measures should be encouraged that pool insurance credits between partners and force real benefit sharing in households with a primary income earner. In poor countries, with large informal sectors and limited funds, broad-based financing can support more extensive programs. Wider coverage for minimal supports is preferable to benefits for the select few. Where measures are taken to augment family-based social security systems, care should be taken to ensure that women benefit, without reinforcing traditional gender inequities.

Gender is a central dimension of any social security program, whether or not it is articulated. Social security systems are an integral part of every country's gendered economy and offer an important lever for changing that economy and promoting gender equity. The ideal components of a social insurance program that would serve the strategic interests of women, as well as their practical needs, include financial support for dependent children (through enforcement of parental support and a system of family allowance or child benefits); comprehensive coverage for unemployment insurance, maternity benefits and pensions so that women's jobs are insured (including a universal component which recognizes the value of reproductive labor); maternity leave, parental leave and child-care provisions designed to promote equal opportunity for women as income earners, and increased responsibility of men (and society in general) for reproductive work. Finally, these programs must be complemented by measures to improve women's labor market position. Such a system would depart from the male breadwinner model that implicitly underlies many social security systems throughout the world. While this ideal system may seem out of reach for many countries, policies consistent with it can be designed to fit our different circumstances.

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NOTES

- ¹ The term social security policy encompasses the broad range of ways a society provides income support to its citizens of all ages. It includes universal benefits, earnings-related social insurance programs, means-tested social assistance programs and tax mechanisms related to income support and in-kind transfers.
- ² For example, an earlier version of this paper was presented at a World Bank Symposium on Gender and Social Security Policy in November 1994.
- ³ While this poses problems for women in terms of access to insured jobs (see point 4), the entitlement is independent of total family income. Women's access to employment-based benefits of their spouses is also a matter of concern (see points 3 and 5).
- ⁴ The reform changes the basis of entitlement from individual to joint spousal income, but makes a small gesture towards recognizing the importance of income of one's own by promising to issue a separate cheque to each spouse for half the benefit (Finance Canada 1996a).
- ⁵ The issue of how to provide for dependents and recognize relationships without reinforcing gender inequality is discussed further below (see points 3 and 5).
- ⁶ See Nancy Folbre (1994: 157–62) and Margaret Gordon (1988) for a discussion of the development of family allowance programs in northwestern Europe. See Eleanor Rathbone (1986, original 1921), for the early theoretical justification of family allowances.
- ⁷ The term social reproduction refers to the processes for maintaining and renewing the labor force or population on a daily basis and across generations (Elson 1995: 1864).
- ⁸ The challenge is to recognize reproductive work, without reinforcing women's responsibility for it and perpetuating existing gender relations, as is discussed in more detail in point 6.
- ⁹ Though the new plan uses total hours rather than weeks worked to determine eligibility, the required number of hours makes it more difficult for all but full-time workers to qualify (Human Resources Development Canada 1996).

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