

**SAN JOSÉ STATE UNIVERSITY
COLLEGE OF SOCIAL WORK**

Policy Practice in Aging
Social Work 250 – 3 units
Section 1 (Code 15603)
Monday 9:30 pm – 12:15 pm
Fall 2002

Instructor: Michael D. Peck
Office: Washington Square Building

Office Hours*: Mondays from 12:30 am – 1:30 pm,
Fridays from 12:30 am – 1:30 pm,
and by appointment

E-mail: scwkpractice@aol.com
Telephones: Office, 408.924.5842
Alternate, 415.810.0984

*Telephone or e-mail instructor to arrange meetings at other times, including those after class and off-campus.

Catalog Description

Critical analysis of the impact of policies on the elderly and their families, particularly those who are Latino/a, African American and Asian American. Assessment of organizations and policy implementation. Development of strategies to promote well-being and social change. (3 units. Prerequisite SW 204.)

Course Description

SW250 is an advanced level policy course in which students explore challenges confronting our society with regard to the aging of the population. In this course, students will examine and analyze critically current social policies and trends, and existing social service delivery systems. In doing such, emphases will be made with respect to the impact of current policy and programs upon minority and disenfranchised populations. This course, in part, utilizes the paradigm of problem-based learning. Specifically, students will examine and analyze critically the contemporary problem of long-term care for older adults and this work will culminate in a student-led community forum on this topic.

Learning Objectives

At the conclusion of this course, students will be able to answer critically the real world problem stated above, which includes the ability to:

1. Analyze critically the social values that underlie current age-related social policy.
2. Characterize the changing public policy in the United States relative to gerontology and aging
3. Articulate challenges, identify gaps within, and propose changes to current social policy relative to aging.
4. Identify the policy challenges related to long-term care in the United States.

(Learning Objectives, continued)

5. Propose a realistic policy solution to the challenges of long-term care in the United States.
6. Identify how the current structure of public and private aging-related social service programs developed and progressed.
7. Describe, with emphases on aging-related issues, the policy development processes and the stakeholders involved in the United States, including the influence of factors including cultural, ethnic, gender, sexual, religious, social, economic and functional diversities.
8. Develop an understanding of international aging-related policy issues.

Problem-based Learning

In the problem-based learning paradigm, students identify, find and use appropriate resources to solve complex, real-world problems. Problem-based learning is active, integrative and cumulative, and involves students working in permanent groups. Problem-based learning includes 5 iterative steps. (1) Students are presented with a problem. (2) They organize ideas and previous knowledge. (3) They pose questions, and define what they know and don't know. (4) They direct resources and assign responsibility for answering questions. And, (5) they reconvene, explore newly learned information, and refine questions.

Solving Real World Issues – Your Project for the Term!

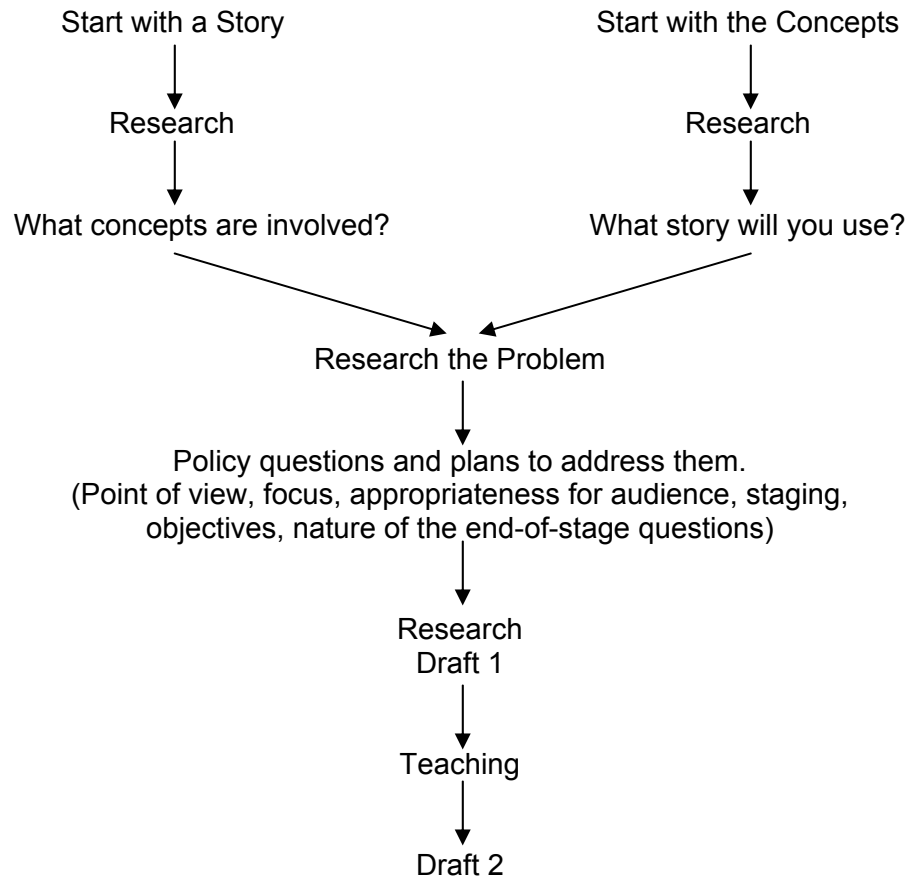
How do you propose long-term care for older adults be conceptualized, organized, and provided to insure that older adults have a quality life? What are the public policy issues involved, with what must public policy be concerned, and what public policy solutions do you propose?

Students will be divided into working groups to present a solution to these problems. The solution will be presented in two forms, (1) a group term paper and (2) a community forum at Cupertino Senior Center On Tuesday, December 3, 2002. Classroom activities and assignments serve as a method to prepare students to develop a solution to social policy concerns.

Working Groups

The students enrolled in this course will be divided into working groups of 4 to 6 students, depending upon the final enrollment in the course, for the entirety of the semester. It is anticipated that there will be 2 working groups in this course for this semester.

Group members will work together to identify the long-term care concerns and issues, identify potential solutions, enact methods to investigate and research solutions, and prepare the 2 outcomes of this process (term paper and community forum). The diagram located on the next page, which will be discussed further in class, has been developed to help you conceptualize the process in which you will embark in this class.



Adapted from Deborah Allen (Spring 2001)
Lecture given at the University of Washington

The Real World Issue¹

Aging Demographics and Health Care Costs

In the year 2000, an estimated 35 million Medicare eligible older adults aged 65 years and older lived in the United States, and they accounted for approximately 13% of the total U.S. population (Federal Interagency Forum on Aging-Related Statistics, 2000). Per capita yearly Medicare payments exceed \$5,500 (Lubitz, Greenberg, Gorina, Wartzman, & Gibson, 2001). For the fiscal year 1999, Medicare spent \$212 billion on health care (Almanac of Policy Issues, n.d.), which was 17% of total government health expenditures (Centers for Medicare and Medicaid Services, n.d.a). By the year 2011, the older adult population in the U.S. is expected to reach almost 40 million, and government health expenditures are expected to be almost \$2,815 billion (Centers for Medicare and Medicaid Services, n.d.b). By the year 2030, the older adult population in the U.S. is expected to reach 70 million, with the greatest rate of increase in those aged 85 years and older, who cost Medicare almost three times as much as persons aged 65 to 69 years (Federal Interagency Forum on Aging-Related Statistics, 2000).

¹ Reference list for citations in this section is located at the end of this syllabus.**

Currently, less than 5% of persons aged 65 years and older live in nursing homes; a decrease from slightly more than 5% in 1990 (Hetzel & Smith, 2001). The greatest rate of this decline occurred for people aged 85 years and older. Specifically, about 18% of persons aged 85 years and older currently live in nursing homes, compared to that of almost 25% in 1990. The decrease in the number of older adults residing in nursing homes, and increases in the number of people over 65 years of age are related, in part, to improvements in medical technology, restrictions in the availability of nursing home beds, and the development of more community-based alternatives to nursing home care. Such improvements and developments have increased longevity and allowed people to live independently in their communities longer. However, older adults continue to be confronted with physical health challenges.

Aging and Physical Health

Of those who live to age 65 years, the life expectancy for women is 84 years of age and for men is 81 years of age (Sahyoun, Lentzner, Hoyert, & Robinson, 2001). However, compared to younger persons, older adults have an increased risk of multiple diseases and disorders (Federal Interagency Forum on Aging-Related Statistics, 2000; Hetzel & Smith, 2001). Four of every five older adults have at least one chronic condition that requires a physician's care (Carstensen & Neale, 1989). Approximately 70% of older adults have arthritis, 45% have hypertension, and 21% have heart disease. Among older adults, the leading causes of death are heart disease (35%) and cancer (22%) (Federal Interagency Forum on Aging-Related Statistics, 2000; Sahyoun, Lentzner, Hoyert, & Robinson, 2001). The financial costs of treating illnesses are staggering. For example, treatment and rehabilitation for heart disease costs Medicare over 100 billion dollars (Institute of Science, Technology, and Public Policy, n.d.).

By the year 2020, Medicare enrollment is expected to double to 60 million persons, and 75% of Medicare enrollees aged 65 years and older are expected to have functional limitations (National Academy of Social Insurance, 1999). Excluding the 18% of older adults enrolled in health maintenance organizations (HMOs), Medicare enrollees aged 65 years and older average 365 hospital admissions per 1,000 with an average hospital stay of 6 days. This is approximately a 20% increase in the total number of hospital admissions and a 33% decrease in the length of stay since 1990.

Medicare costs continue to increase. Since 1970, as a portion of the Gross Domestic Product, Medicare spending has tripled (Stevens et al., 1996). In 1997, Medicare expenditures totaled 207 billion dollars. In real terms of 1996 dollars, Medicare spending increased from 29.5 billion dollars in 1970 to 198 billion dollars in 1996, more than a 600% increase. In the same time period national health care spending grew 400%. Aside from physical health issues for older adults, increased costs and greater burdens on health care systems also are a result of mental health issues related to aging.

Aging and Mental Health

A person's psychological state can influence her or his physical state (Antonucci, 1989). Additionally, among persons with a chronic health condition, depression is relatively common (National Academy on an Aging Society, 2000b). For example 45% of recent heart attack patients have experienced symptoms of depression. Depression affects almost 2 million older adults in the United States; about 1.3 million (65%) are women. Depression costs the United States 43.7 billion dollars annually, and people who are depressed also are less satisfied with life (American Association of Geriatric Psychiatry, n.d.; National Academy on an Aging Society, 2000b). Delineating the costs of depression specific to older adults is difficult because in older

adults depression often occurs with, and may cause or exacerbate, other illnesses (American Association of Geriatric Psychiatry, n.d.; National Academy on an Aging Society, 2000b).

Another mental health problem that affects about 4 million Americans is that of dementia (National Academy on an Aging Society, 2000a), and about 3.6 million (90%) of those with dementia are aged 65 years and older. Dementia also has a negative influence on health status. The prevalence of dementia doubles every 5 years once a person reaches 65 years of age. The annual cost of care per patient with Alzheimer's disease exceeds \$12,000. Of this, Medicare pays approximately \$1,500, leaving the remainder to be paid out-of-pocket and by secondary insurance providers (National Academy on an Aging Society, 2000a).

A Quality Life and Subjective Well-being

A major issue associated with changing population demographics and morbidity and mortality rates associated with aging is that of quality of life. Scholars and policy makers are challenged with determining what constitutes a quality life for older adults because of the many objective and subjective dimensions by which life quality can be measured, including those that reflect physical, mental, and environmental factors (Sahyoun, Lentzner, Hoyert, & Robinson, 2001). A significant component of quality of life is that of subjective well-being. Explicating the role of subjective well-being in the health status of older adults will provide knowledge about the potential benefits of well-being enhancing interventions and identify areas for disease prevention efforts and health and well-being promotion. This is important because such programs have been shown to reduce health care utilization and costs (Fries, Bloch, Harrington, Richardson, & Beck, 1993; Rizzo, Baker, McAvay, & Tinetti, 1996).

Considering that which is presented here, and your current knowledge about aging and public policy, how can society deal with current and pending issues in long-term care? How can you as social workers in the policy arena help to solve the challenges of long-term care?

Assignments, Grading, and Evaluation

The course is worth 100 "points" with letter grades assigned as follows:

98-100	A+	87-89	B+	77-79	C+	67-69	D+	59 or less	F
93-97	A	83-86	B	73-76	C	63-66	D		
90-92	A-	80-82	B-	70-72	C-	60-62	D-		

Your grade will be determined from evaluations of the following:

10 points² – *Policy questions and plans to address them in the group term paper*, due September 30, week 6.

15 points² – *First draft of group term paper*, due November 11, week 12.

15 points² – *Long-term care community forum and evaluation* on Tuesday, December 3 and December 9 (week 16).

² The specific details for these assignments will be discussed in class.

(Assignments, Grading, and Evaluation, *continued*)

20 points³ – *Final draft of group term paper*, due to the instructor December 13 not later than 12:00 p.m. (noon).

35 points – *Critical analysis and synthesis papers*, 7 points each, due September 9 (week 3), September 23 (week 5), October 14 (week 8), October 28 (week 10), and November 18 (week 13). The required text, *Worlds of Difference*, includes 43 chapters divided into 5 parts, which are (1) The Life Course Perspective, (2) Social and Psychological Contexts of Aging, (3) Productive Activity, (4) Family, and (5) Health and Mortality. For each of these assignments, each student is required to complete at least 4 readings from one part of the text (choose a different part for each assignment). Then, in 2-4 pages, analyze, with an emphasis on transcultural issues, the aging-related policy implications of these readings. For example, what are implications exist with regard to long-term care, retirement, health care, income security, generational claims, and individual and social well-being? Be certain to articulate clearly your ideas and defend your arguments with citations from reliable sources, including class readings, academic literature, and Internet resources. Utilize APA guidelines for citations and references. The title page should identify the title and author of the readings that you choose, and the section of the book in which they are located.

Formatting Requirements for Papers

All papers must be typed double spaced using either Arial or Times New Roman font in pica 11 or 12. Papers must conform to APA standards, 5th edition, for writing, citation, and documentation.

Writing should be succinct, use appropriate headings, and free of grammar and spelling errors. If you need editorial assistance please consult with the instructor.

Plagiarism is unacceptable and will be dealt with according to SJSU policy.

Late assignments will have 10 percent of the total point value deducted for the first week that they are late, and 5 percent of the total point value for each additional week or a fraction thereof. If you anticipate a problem submitting an on-time assignment, it is your responsibility to contact and speak with the instructor to make alternate arrangements.

If you are submitting a late assignment, it must be submitted either directly to the instructor or to the College of Social Work main office, and the date of receipt must be stamped on the front page. It is your responsibility to confirm that the instructor has received your paper.

Disclosure of Disability or Condition

As soon as possible, please inform the instructor if you need disability-related course adaptations or accommodations, if you have emergency medical information to share with me, or if you need special arrangements in case the building must be evacuated.

³ The specific details for this assignment will be discussed in class.

Required Texts and Reader

Hudson, R. B. (Ed.). (1997). *The future of age-based public policy*. Baltimore: The Johns Hopkins University Press.

Stoller, E. P., & Gibson, R. C. (1994). *Worlds of difference: Inequality in the Aging Experience* (3rd ed.). Thousand Oaks, CA: Pine Forge Press.

Recommended Texts

Binstock, R. H., Cluff, L. E., & Von Mering, O. (Eds.). (1996). *The future of long-term care: Social and policy issues*. Baltimore: The Johns Hopkins University Press.

American Psychological Association. (2001). *Publication manual of the American Psychological Association* (5th ed.). Washington DC: Author.

Recommended Texts, which are required for SW 251

Birren, J. E., & Deutchman, D. E. (1991). *Guiding autobiography groups for older adults*. Baltimore: The Johns Hopkins University Press.

Frankl, V. E. (2000). *Man's search for meaning: An introduction to logotherapy* (4th ed.). Boston: Beacon Press.

Schneider, R. L., Kropf, N. P., & Kisor, A. J. (Eds.). (2000). *Gerontological social work: Knowledge, service settings, and special populations* (2nd ed.). Belmont, CA: Brooks/Cole.

Whitbourne, S. K. (Ed.). (2000). *Psychopathology in later adulthood*. New York: John Wiley & Sons.

Social Work Aging Resource Center (SWARC) Video Resources

The SWARC website lists gerontology-related videos that are available for student viewing through the instructional resource center (IRC). To access the list of videos and for instructions about how to schedule a viewing, go to the instructional resources section of the SWARC website or directly link to them at:

www.sjsu.edu/depts/SocialWork/swarc/l-videos.htm.

Community-based Leaders

To facilitate the learning process and to give students the opportunity to dialogue with key stakeholders in aging-related public policy, guest speakers have been invited to some class sections. Please inform the instructor if you have additional ideas for guest speakers.

The World of Aging: Age-related Policy Links

Students are encouraged to monitor what is occurring in the worlds of aging research, policy, and advocacy. To facilitate this, you should subscribe to electronic newsletters and periodically visit policy-related websites, such as:

Administration on Aging
www.aoa.dhhs.gov

The Almanac of Policy
<http://www.policyalmanac.org/>

The Center for Long-term Care Financing
<http://www.centerltc.com/>

Centers for Medicare and Medicaid Services
<http://www.cms.hhs.gov/>

Current Awareness in Aging Research (CAAR)
<http://www.ssc.wisc.edu/cdha/caar/caar-index.htm>

ElderWeb (Has newsletter. Other resources linked to homepage.)
<http://www.elderweb.com/>

Family Caregiver Alliance
http://www.caregiver.org/pd_subscribe.html

Federal Intra-agency Forum on Age-related Statistics
www.agingstats.gov

International Longevity Center – USA Policy Report
<http://www.ilcusa.org/pub/periodicals.htm>

Long-term Care from the Mark A. Jerstad Information Resource Center, A Daily Electronic Abstract of Issues and Trends in
<http://www.ahca.org/news/gazette/gz-past.htm>

Long-term Care Trends, A Woman's Issue!
http://www.assistguide.com/Features/feature_womenltc_5_02.asp

National Academy of Social Insurance
<http://www.nasi.org/>

National Alliance for Caregiving
<http://www.caregiving.org/>

National Institute on Aging
www.nih.gov/nia

The Positive Aging Newsletter
<http://www.healthandage.com>

(The World of Aging: Age-related Policy Links—*continued*)

Prescription Costs – Facts Online

<http://www.statehealthfactsonline.org/Rxspendingtrend>

Social Security Administration

<http://www.ssa.gov>

Organizations to Join (at student rates)

You can access these sites via the SWARC web site.

American Society on Aging (ASA)

Gerontological Society of America (GSA)

San José State University Student Gerontology Organization

August 26,
Week #1

The Current Context of Age-based Public Policy

Topics: Introduction to course
Problem-based learning
Assignments
Defining the problem
Initial plans for working groups

Video: In-class, Ken Dychwald *Age Power*

Guest: Jackie Baddely from Cupertino Senior Center

September 2, *Labor Day*
Week #2

No class.

You may want to use this time to familiarize yourself with available resources related to aging and long-term care, including the SWARC website at www.sjsu.edu/depts/SocialWork/swarc and the resources below:

Administration on Aging: Fact Sheets
<http://www.aoa.dhhs.gov/factsheets/default.htm>

ElderWeb Glossary
<http://www.elderweb.com/careconcepts/default.php?Version=0&Font=0>

Federal Intra-agency Forum on Age-related Statistics: Indicators of Well-being
www.agingstats.gov

Kreiling & Associates Consumer Website
<http://www.wdkent.com/overview.html>

National Academy of Social Insurance – publications
http://www.nasi.org/publications2763/publications_list.htm?cat=Reports

September 9,
Week #3

Critical analysis and synthesis (Worlds of Difference) #1 is due.

Identifying the story

Topics: Historical overview of aging public policy
 The values bases of public policy
 Knowledge acquisition and data gathering
 Assemble working groups

Reading: Bardach, E. (2000). Introduction and Section 1 (pp. 1-11). In *A practical guide for policy analysis: The eightfold path to more effective problem solving*. New York: Chatham House.

In Hudson

Chapter 1, *The history and place of age-based public policy*

Chapter 2, *Ethics and public policy: A normative defense of age-based entitlements*

Institute for Research on Women and Gender. (2002). *Aging in the 21st century: Consensus report*. Stanford, CA: Author.

Weimer, D. L. & Vining, A. R. (1992). What is policy analysis? (pp. 1-14). In *Policy analysis: Concepts and Practice*. Englewood Cliffs, NJ: Prentice Hall.

September 16, *Yom Kippur*
Week #4

The State of Long-term Care Programs

Topics: State Long-term Care Systems
Funding Community Programs
Linkages Programs

Reading: Coleman, B. (1996). *New directions for state long-term care systems. Volume 1: Overview*. Washington, DC: American Association of Retired Persons.

Chapin, R., & Dobbs-Kepper, D. (2001). Aging in place in assisted living: Philosophy versus policy. *Gerontologist*, 41(1), 43-50.

In Hudson

Chapter 15, *Funding elder home care from the bottom up: Policy choices for a local community*

Chapter 16, *The state of California linkages program: Focus on functional status*

Rojo Perez, F., Fernandez-Mayoralas, G., Pozo, R., Fernandez, E., Rojo Albuin, J. M. (2001). Ageing in place: Predictors of the residential satisfaction of elderly. *Social Indicators Research*, 54, 173-208.

Tuesday, September 17th, 12:00 – 1:00 p.m., in the Student Union – Umunhum Room.

Dr. Fernando Torres-Gil speaking about

Social Policy, Diversity, and an Aging America

An SJSU alumna, Dr. Torres-Gil is currently at UCLA where he serves as the Associate Dean for Academic Affairs, Professor of Social Welfare at School of Public Policy and Social Research, and Director of the Center for Policy Research on Aging. An expert in the field of health and long-term care, the politics of aging, social policy, ethnicity, and disability, he has authored 4 books and more than 70 articles and book chapters, including *The New Aging: Politics and Change in America* (1992). He served as the first-ever Assistant Secretary for Aging in the U.S. Department of Health and Human Services. As the Clinton Administration's chief advocate on aging, Torres-Gil played a key role in promoting the importance of aging, long-term care, and disability issues.

September 23, *Autumn begins*
Week #5

Critical analysis and synthesis (Worlds of Difference) #2 is due.

It's not demographics –it's the social issues that demographics influence

Topics: Elements to analysis of public policy
Questioning your findings, challenging acquired knowledge
Market economy politics and public policy
Working groups

Reading: In Hudson
Chapter 4, *Neither rights nor contracts: The new means testing in U.S. aging policy*

Alecxih, L. (2001). The impact of sociodemographic change on the future of long-term care. *Generations*, 25(1), 7-16.

Estes, C. L. (2001). Political economy of aging: A theoretical framework. In C. L. Estes & Associates, *Social policy & aging: A critical perspective* (pp. 1-22). Thousand Oaks, CA: Sage.

September 30,
Week #6

Policy questions and plans to address them in the group term paper is due.

Reports from groups: Where are you in the process?

But, don't discount demographics

Topics: Whose agenda is it?
The older age lobby
The stakeholders
Public policy and population dynamics
Working Groups

Reading: In Hudson
Chapter 3, *Why the graying of the welfare state threatens to flatten the American dream—or worse*
Chapter 5, *The old age lobby in a new political era*

October 7,
Week #7

Updates from Working Groups

The Great Debate – Social Security I

Topics: Assessing Long-term Care Reform Proposals
 Social Security Reform

Reading: In Hudson
 Chapter 9, *Social security: Marketing radical reform*

Quinn, J. F. (1999). Criteria for evaluating social security reform (pp. 37-59). In O. S. Mitchell, R. J. Myers, & H. Young (Eds.), *Prospects for social security reform*. Philadelphia, PA: University of Pennsylvania Press.

Smeeding, T. M. (1999). Social security reform: Improving benefit adequacy and economic security for women. Syracuse, NY: Center for Policy Research, Maxwell School of Citizenship and Public Affairs.

Steuerle, E., & Carasso, A. (2001). Why the politics of social security could improve the status of the poor. *Straight talk on social security and retirement policy*, 34(15), Washington, DC: The Urban Institute.

October 14, *Columbus Day –observed*
Week #8

Critical analysis and synthesis (Worlds of Difference) #3 is due.

Updates from Working Groups

The Great Debate – Social Security II

Topics: Social Security Reform
 Personal Investment Accounts

Reading: In Hudson
 Chapter 10, *A new vision for social security: Personal security accounts as an element of social security reform*
 Chapter 14, *Employer policy and the future of employee benefits for an older population*

Ozawa, M. N., & Lum, Y. S. (2001). Taking risks in investing in the equity market: Racial and ethnic differences. *Journal of Aging & Social Policy*, 12(3), 1-21.

October 21,
Week #9

Medicare Reform and Managed Care

Topics: Medicare Reform
Managed Care
Prescription and Health Care Costs

Reading: In Hudson
Chapter 11, *Does Medicare make sense as an age-related program?*
Chapter 12, *Medicaid: The shifting place of old people in a needs-based health program*

Meyer, J. A., Silow-Carroll, S., & Regenstein, M. (1996). *Managed care and Medicare: New directions for policy*. Washington, DC: American Association of Retired Persons.

Guest: Josie Torralba Romero, JTR & Associates

October 28,
Week #10

Critical analysis and synthesis (Worlds of Difference) #4 is due.

Health Care Reform

Reading: Freund, D., & Smeeding, T. M. (2002). The future costs of health care in aging societies: Is the glass half full or half empty. *Unpublished Draft*.

Fuchs, V. R. (1991). National health insurance revisited. *Health Affairs*, 10(4), 7-17.

In Hudson
Chapter 13, *The aging network: A balancing act between universal coverage and defined eligibility*

November 4,
Week #11

Updates from Working Groups

Insurance: Risk Pool Politics

Topics: Long-term Care Insurance
International Comparisons

Reading: Campbell, J. C., & Ikegami, N. (2000). Long-term care insurance comes to Japan. *Health Affairs*, 19(3), 23-37.

Cuellar, A. E., & Weiner, J. M. (2000). Can social insurance for long-term care work? The experience of Germany. *Health Affairs*, 19(3), 8-23.

November 7th, flu clinic at Cupertino, Jackie has data by November 8th.

November 11, *Veteran's Day*
Week #12

"First draft" of group term paper is due.

November 18,
Week #13

Critical analysis and synthesis (Worlds of Difference) #5 is due.

Long-term Care Proposals

Topics: Reports from Groups
Instructor Feedback on Term Papers

Gerontological Society of America meeting November 22-26 in Boston

November 25,
Week #14

By 5:00 p.m., Working Groups are to finalize a detailed outline of their presentation and send it to the instructor, via e-mail, for comments

December 2,
Week #15

Final preparations for long-term care forum.

Topics: Presentation Skills
 Time Management
 Responding to Difficult Questions

December 3

Lights, camera, action ...

Long-term care community forum at Cupertino Senior Center.

December 9,
Week #16

Long-term Care Community Forum – formal and informal evaluations.

Topics: Course Summary
 How to thank Cupertino Senior Center...?

December 13,

Final draft of group term paper, due to the instructor not later than 12:00 p.m. (noon).

SUPPLEMENTAL READINGS

Theoretical Perspectives on Aging Policy Development

- Brown, J. D. (1956). The American philosophy of social insurance. *Social Service Review*, 30, 1-8.
- Collier, D., & Messick, R. (1975). Prerequisites versus diffusion: Testing alternative explanations of social security adoption. *American Political Science Review*, 69, 1299-1315.
- Gordon, L. (1992). Social insurance and public assistance: The influence of gender in welfare thought in the United States. *American Historical Review*, 19-54.
- Graebner, W. (1980). *A history of retirement*. New Haven, CT: Yale University Press.
- Heclo, H. (1974). *Modern social politics in Britain and Sweden*. New Haven, CT: Yale University Press.
- Heidenheimer, A. (1973). The politics of public education, health and welfare in the U.S.A. and Western Europe. *British Journal of Political Science*, 3, 315-40.
- Lowi, T. (1990). Risks and rights in the history of American government. *Daedalus*, 119, 17-40.
- Myles, J., & Quadagno, J. (2002). Political theories of the welfare state. *Social Service Review*, 76(1), 34-57.
- Orloff, A. S. (1993). *The politics of pensions. A comparative analysis of Britain, Canada, and the United States, 1880-1940*. Madison, WI: University of Wisconsin Press.
- Rimlinger, G. (1971). *Welfare policy and industrialization in Europe, America, and Russia*. New York: John Wiley.
- Rueschemeyer, D., & Skocpol, T. (Eds.). (1985). *Bringing the state back in*. New York: Cambridge University Press.
- Skocpol, T. (1992). *Protecting soldiers and mothers*. Cambridge, MA: Belknap Press.
- Starobin, P. (1998). The daddy state. *National Journal* (March 28), 678-83.
- Williamson, J., & Pampel, F. (1993). *Old age security in comparative perspective*. New York: Oxford University Press.

Historical Development of Public Policies on Aging

- Altmeyer, A. (1966). *The formative years of social security*. Madison, WI: University of Wisconsin Press.
- Benjamin, A. E. (1993). An historical perspective on home care policy. *Milbank Quarterly*, 71, 129-56.

- Binstock, R. H. (1991). From the great society to the aging society: 25 Years of the Older Americans Act. *Generations*, 15(3), 11-18.
- Beland, D., & Waddan, A. (2000). From Thatcher (and Pinochet) to Clinton. Conservative think tanks, foreign models, and U.S. pension reforms. *Political Quarterly*, 71(2), 202-10.
- Burke, V., & Burke, V. (1974). *Nixon's good deed*. New York: Columbia University Press.
- Cates, J. (1983). *Administrative leadership in social security, 1935-1954*. Ann Arbor: University of Michigan Press.
- Derthick, M. (1979). *Policymaking for Social Security*. Washington, DC: Brookings Institution.
- Fox, P. (1989). From senility to Alzheimer's disease: The rise of the Alzheimer's disease movement. *Milbank Quarterly*, 67, 58-102.
- Himmelfarb, R. (1995). *Catastrophic politics: The rise and fall of the Medicare Catastrophic Coverage Act of 1988*. University Park: Pennsylvania State University Press.
- Hudson, R. B. (1978). The Graying of the federal budget and its consequences for old-age policy. *Gerontologist*, 14, 428-440.
- Light, P. (1985). *Artful work: The politics of Social Security reform*. New York: Random House.
- Lubove, R. (1968). *The struggle for Social Security*. Cambridge, MA: Harvard University Press.
- Marmor, T. (1973). *The politics of Medicare*. Chicago: Aldine.
- Nather, D. (2000). Senate resoundingly votes to repeal Social Security earnings test. *CQ Weekly*, 58(13) (March 25), 658-60.
- Pampel, F. (1998). *Aging, social policy, and inequality*. Thousand Oaks, CA: Pine Forge Press.
- Vladeck, B. (1980). *Unloving care*. New York: Basic Books.

The Aging in Politics

- Alwin, D. F., & Krosnick, J. A. (1991). Aging, cohorts, and the stability of sociopolitical orientations over the life span. *American Journal of Political Science*, 97(1), 169-95.
- Binstock, R. H., & Quadagno, J. (2001). Aging and politics. In R. H. Binstock and L. George (Eds.), *Handbook of Aging and the Social Sciences* (5th ed.). San Diego, CA: Academic Press.
- Button, J. W. (1992). A sign of generational conflict: The impact of Florida's aging voters on local school and tax referenda. *Social Science Quarterly*, 73, 786-97.
- Lomax Cook, F., & Barrett, E. (1992). *Support for the American welfare state*. New York: Columbia University Press.

- Day, C. (1990). *What older Americans think: Interest groups and aging policy*. Princeton, NJ: Princeton University Press.
- Holtzman, A. (1963). *The Townsend movement*. New York: Bookman.
- Lipke, D. (2000). AARP woos reluctant boomers. *American Demographics*, 22(9), 37-40.
- Powell, L. A., Branco, K., & Williamson, J. B. (1996). *The senior rights movement: Framing the policy debate in America*. New York: Twayne Publishers.
- Peterson, S. A., & Somit, A. (1994). *The political behavior of older Americans*. New York: Garland.
- Pratt, H. J. (1976). *The gray lobby*. Chicago: University of Chicago Press.
- Putnam, J. K. (1970). *Old age politics in California from Richardson to Reagan*. Palo Alto, CA: Stanford University Press.
- Rosenbaum, W. A. & Button, J. W. (1992). Perceptions of intergenerational conflict: The politics of young and old in Florida. *Journal of Aging Studies*, 6(4), 385-96.
- Schneider, S. & Ingram, H. (1993). Social construction of target populations: Implications for politics and policy. *American Political Science Review*, 87(2), 334-47.
- Silverstein, M., Angelelli, J., & Parrott, T. (2001). Changing attitudes toward aging policy in the United States during the 1980s and 1990s: A cohort analysis. *Journals of Gerontology*, 56B(1), 536-543.
- Strate, J., Parrish, C. J., Elder, C. D., & Ford III, C. (1989). Life span civic development and voting participation. *American Political Science Review*, 83(2), 443-64.
- Wolfinger, R., & Rosenstone, S. (1980). *Who votes?* New Haven, CT: Yale University Press.

The Interaction of Politics and Policy

- Berry, J. M. (1997). *The interest group society* (3rd ed.). New York: Longman.
- Binstock, R. H. (1972). Interest group liberalism and the politics of aging. *Gerontologist*, 12, 265-280.
- Estes, C. (1979). *The aging enterprise*. San Francisco: Jossey-Bass.
- Hudson, R. B. (1999). Conflict in today's aging politics: New population encounters old ideology. *Social Service Review*, 73(3), 358-379.
- Lowi, T. (1994). *The end of the republican era*. Norman, OK: University of Oklahoma Press.
- Olson, M. (1965). *The logic of collective action*. Cambridge, MA: Harvard University Press.
- Pratt, H. (1993). *Gray agendas*. Ann Arbor: University of Michigan Press.

- Street, D. (1993). Maintaining the status quo: The impact of old-age interest groups on the Medicare Catastrophic Care Act of 1988. *Social Problems*, 40(43), 1-64.
- Walker, J. (1983). The origins and maintenance of interest groups in America. *American Political Science Review*, 77, 390-406
- Wilson, J. Q. (1973). *Political organizations*. New York: Basic Books.
- Cook, F. L., Marshall, V., Marshall, J. & Kaufman, J. (1994). The salience of intergenerational equity. In T. Marmor, T. Smeeding, and V. Greene (Eds.), *Economic security and intergenerational justice: A look at North America* (pp. 91-127). Washington, D.C.: The Urban Institute Press.
- Heclo, H. (1988). Generational politics. In J. Palmer, T. Smeeding, and B. Torrey (Eds.), *The Vulnerable*. Washington, DC: Urban Institute.
- Longman, P. (1985, June). Justice between generations. *Atlantic Monthly*, 73-85.
- Marmor, T., Mashaw, J., & Harvey, P. (1990). *America's misunderstood welfare state*. New York: Basic Books.
- Preston, S. (1984). Children and the elderly in the U.S. *Scientific American*, 251(6), 44-49.
- Quadagno, J. (1989). Generational equity and the politics of the welfare state. *Politics and Society*, 17, 353-76.
- Silverstein, M., Parrott, T., & Angelelli, J., & Cook, F. (2000). Solidarity and tension between age-groups in the United States: Challenge for an aging America in the 21st century. *International Journal of Social Welfare*, 9(4), 270-84.
- Thomson, D. (1989). The welfare state and generation conflict. In P. Johnson, C. Conrad, and D. Thomson (Eds.), *Workers and Pensioners*. New York: St. Martins.
- Williamson, J. B., Watts-Roy, D., & Kingson, E. R. (Eds.). (1999). *The generational equity debate*. New York: Columbia University Press.

The Normative Bases for Benefits

- Fraser, N. & Gordon, L. (1992). Contract vs. charity: Why is there no social citizenship in the United States. *Socialist Review*, 22, 45-67.
- Moon, M., & Mulvey, J. (1995). *Entitlements and the elderly*. Washington, DC: Urban Institute.
- Teles, S. (2000). Paradoxes of welfare state conservatism. *The Public Interest*, 141, 17-40.
- Thompson, L. H. (1994). The roles of social insurance, tax expenditures, mandates, and means-testing. In R. B. Friedland, L. M. Ethridge, & B. C. Vladeck (Eds.), *Social welfare at the crossroads*. Washington, DC: National Academy of Social Insurance.

Assessing Public Policies on Aging

- Barusch, A. (2000). Social Security is not for babies: Trends and policies affecting older women in the United States. *Families in Society*, 81(6), 568-75.
- Gould, S. G., & Palmer, J. L. (1988). Outcomes, interpretations, and policy implications. In J. L. Palmer, T. Smeeding, and B. Torrey (Eds.), *The vulnerable*. Washington, DC: Urban Institute.
- Holden, K. C., & Smeeding, T. (1990). The poor, the rich, and the insecure elderly caught in between. *Milbank Quarterly*, 68, 383-411.
- Hudson, R. B. (1993). Social contingencies, the aged, and public policy. *Milbank Quarterly*, 71(3), 253-277.
- Sloan, F. A., & Shaynek, M. W. (1993). Long-term care, Medicaid, and impoverishment of the elderly. *Milbank Quarterly*, 71(4), 575-600.
- Wiener, J. M., & Illston, L. H. (1994). Health care reform in the 1990s: Where does long-term care fit in? *Gerontologist*, 34(3), 402-408.

Health Care and Policy

- Bishop, C. E. (1999). Where are the missing elders? The decline in nursing home use, 1985 and 1995. *Health Affairs*, 18(4), 146-155.
- Cohen, M. A. (1998). Emerging trends in the finance and delivery of long-term care: Public and private opportunities and challenges. *The Gerontologist*, 38(1), 80-89.
- Feder, J., & Moon, M. (1999). Can Medicare survive its saviors? *The American Prospect*, 44, 56-60.
- Gramm, P., Rettenmaier, A., & Saving, T. (1998). Medicare policy for future generations: A search for a permanent solution. *New England Journal of Medicine*, 338(18), 1307-1310.
- Iglehart, J. K. (1999). The American health care system: Medicaid. *New England Journal of Medicine*, 340(5), 403-408.
- Iglehart, J. K. (1999). The American health care system: Medicare. *The New England Journal of Medicine*, 340(4), 327-332.
- Kenney, G., Rajan, S. & Soscia, S. (1998). State spending for Medicare and Medicaid home care programs. *Health Affairs*, 17(1), 201-212.
- Rowe, J. W. (1999). Geriatrics, prevention and the remodeling of Medicare. *New England Journal of Medicine*, 340(9), 720-721.
- Soumerai, S. B., & Ross-Degman, D. (1999). Inadequate prescription drug coverage for Medicare enrollees: A call to action. *New England Journal of Medicine*, 340(9), 722-728.
- Spillman, B. C., & Lubitz, J. (2002). The effect of longevity on spending for acute and long-term care. *New England Journal of Medicine*, 342(19), 1409-1415.

The Gendered Nature of the Life Course

- Gibson, D. (1996). Broken down by age and gender: The problem of old women revisited. *Gender & Society* 10(4), 433-448.
- Gin, J., & Arber, S. (1995). Only connect: Gender relations and ageing. In S. Arber & J. Ginn (Eds.) *Connecting gender & ageing: A sociological approach*. Philadelphia: Open University Press.
- Han, S-K., & Moen, P. (1999). Work and family over time: A life course approach. *Annals, APSS*, 562, 98-110.
- Moen, P. (2001). The gendered life course. In R. Binstock & L. George (Eds.) *Handbook of aging and the social sciences*. San Diego, CA: Academic Press.

Variations by Race, Class, Gender, and Sexual Orientation

- Fullner, E. M., Shenk, D., & Eastland, L. J. (1999). Negating identity: A feminist analysis of the social invisibility of older lesbians. *Journal of Women and Aging*, 11(13), 1-148.
- Lorde, A. (1992). Age, race, class and sex: Women redefining difference. In M. L. Anderson & P. H. Collins (Eds.) *Race, class and gender: An anthology*. Wadsworth.
- Mehdizadeh, S. A., (2002). Health and long-term care use trajectories of older disabled women. *Gerontologist*, 43(3), 304-313.
- Valanis, B. G., Bowen, D. J., Basford, T., Whitlock, E., Chamey, P., & Carter, R. A. (2000). Sexual orientation and health: Comparisons in the Women's Health Initiative sample. *Archives of Family Medicine*, 9, 843-853.

Age Integration/Age Segregation

- O'Rand, A. (2001). Stratification and the life course: The forms of life-course capital and their interrelationships. In R. Binstock & L. George (Eds.) *Handbook of aging and the social sciences*. San Diego, CA: Academic Press.
- Riley, M. W., & Riley, J. (1996). Age integration and the lives of older people. In J. Quadagno & D. Street (Eds.) *Aging for the twenty-first century*. New York: St. Martin's Press.
- Settersten, R., & Hagestad, G. (1996). What's the latest? Cultural age deadlines for family transitions. *Gerontologist*, 36, 178-188.
- Uhlenberg, P. (1996). Mutual attraction: Demography and life-course analysis. *Gerontologist*, 36, 226-229.

Gendered Nature of Family Relations/Caregiving

- Bengtson, V. L. (2001). Beyond the nuclear family: The increasing importance of multigenerational bonds. *Journal of Marriage and the Family*, 63, 1-16.

- Dilworth-Anderson, P., Williams, I. C., & Gibson, B. E. (2002). Issues of race, ethnicity, and culture in caregiving research: A 20-year review (1980-2000). *Gerontologist, 42*, 237-272.
- Hareven, T. K. (2001). Historical perspectives on aging and family relations. In R. Binstock & L. George (Eds.) *Handbook of aging and the social sciences*. San Diego, CA: Academic Press.
- Spillman, B. C., & Pezzin, L. E. (2000). Potential and active family caregivers: Changing networks and the "sandwich generation." *Millbank Quarterly, 78*, 347-374.
- Yee, J. L., & Schulz, R. (2000). Gender differences in psychiatric morbidity among family caregivers: A review and analysis. *Gerontologist, 40*, 147-164.

Policy Critiques/Proposals

- Binney, E. A., Estes, C. L., & Humphers, S. E. (1993). Informalization and community care. In C. L. Estes, J. H. Swan, & Associates (Eds.), *Long-term care crisis. Elders trapped in the no-care zone*. CA: Sage.
- Harrington Meyer, M. (2000). *Carework: Gender, labor and the welfare state*. New York: Routledge.
- Harrington Meyer, M., & Storbakken, M. K. (2000). Shifting the burden back to families? In M. Harrington Myer (Ed.), *Carework: Gender, labor and the welfare state*. New York: Routledge.
- Hooyman, N. R., & Gonyea, J. G. (1995). *Feminist perspectives on family care: Policies for gender justice*. CA: Sage.
- Hudson, R. B., & Gonyea, J. G. (2000). Time not yet money: The promise and politics of the Family and Medical Leave Act. *Journal of Social Policy and Aging, 11*, 189-200.
- Montgomery, R. J. V. (1999). The family role in the context of long-term care. *Journal of Aging and Health, 11*, 383-416.
- Penning, M. J. (2002). Hydra Revisited: Substituting formal for self- and informal in-home care among older adults with disabilities. *Gerontologist, 42*, 4-16.

Income Adequacy Across the Life Course

- Harrington Meyer, M. (1996). Family status and poverty among older women: The gendered distribution of retirement income in the U.S. In J. Quadagno and D. Street (Eds.) *Aging for the twenty-first century*. New York: St. Martin's Press.
- O'Rand, A.M. (1996). The precious and the precocious: Understanding cumulative disadvantage and cumulative advantage over the life course. *Gerontologist, 36*, 230-238.
- Vartanian, T. P., & McNamara, J. M. (2002). Older women in poverty: The impact of midlife factors. *Journal of Marriage and the Family, 64*, 532-548.

Social Security Reform Debates

- Beach, W.W., & Davis, G.G. (1998). Social Security's rate of return for Hispanic Americans. Washington DC: Cato Institute.
- Butrica, B. A., and Iams, H. M. (2000). Divorced women at retirement: Projections of economic well-being in the near future. *Social Security Bulletin*, 63, 3-12.
- Cato Institute. (1999). Feminist group fails to refute Cato Study. Washington DC: Author. (Rebuttal to IWPR)
- Harrington Meyer, M. (1996). Making claims as workers or wives: The distribution of social security benefits. *American Sociological Review*, 61(3), 449-465.
- Hartmann, H., & Hill, C. (2000). Strengthening Social Security for women: A report from the working conference on women and Social Security. Washington, DC: Institute for Women's Policy Research.
- Herd, P. (2002). Care credits: Race, gender, class and Social Security reform. *Public Policy and Aging Report*, Spring Issue.
- Institute for Women's Policy Research. (1999). Why privatizing Social Security would hurt women: A response to the Cato Institute proposals for individual accounts. Washington, DC: Author. (1-page rebuttal by Cato Institute).
- Kijakazi, K. (2002). Impact of unreported Social Security earnings on people of color and women. *Public Policy and Aging Report*, Spring Issue.
- Shirley, E., & Spiegler, P. (1998). The benefits of Social Security privatization for women. Washington DC: Cato Institute.
- Weaver, D. A. (2001). The widow(er)s limit provision of Social Security. *Social Security Bulletin*, 64, 1-15.

Pensions

- Fronstin, P. (1999). Retirement patterns and employee benefits: Do benefits matter? *Gerontologist*, 39, 36-47.
- Hardy, M. A., & Shuey, K. (2000). Pension decisions in a changing economy: Gender, structure and choice. *Journal of Gerontology-Psychological Sciences*, 55(5), S271-S277.
- Johnson, R. W., Sambamoorthi, U., and Crystal, S. (1999). Gender differences in pension wealth: Estimates using provider data. *Gerontologist*, 39, 320-333.

Older Women's Health Care Agenda

- Bierman, A.S., and Clancy, C.M. (2000). Making capitated Medicare work for women: Policy and research challenges. *Womens Health Issues*, 10, 59-69.

- Clancy, C.M., and Bierman, A.S. (2000). Quality and outcomes of care for older women with chronic disease. *Womens Health Issues, 10*, 178-190.
- Finnegan, L. P. (1996). The NIH women's health initiative its evolution and expected contributions to women's health. *American Journal of Preventive Medicine, 12*, 292-293.
- McGowan, J. A., & L. Pottern. (2000). Commentary on the Women's Health Initiative. *Maturitas, 34*(2), 109-112.
- Moss, N. E. (2002). Gender equity and socioeconomic inequality: A framework for the patterning of women's health. *Social Science & Medicine, 54*, 649-661.
- Strobino, D. M., Grason, H., & Minkovitz, C. (2002). Charting a course for the future of women's health in the United States: Concepts, findings and recommendations. *Social Science & Medicine, 54*, 839-848.
- Weitz, T., & Estes, C. L. (2001). Adding aging and gender to the women's health agenda. *Journal of Women & Aging, 13*, 3-20.
- Yee, D. L., & Capitman, J. A. (1996). Health care access, health promotion, and older women of color. *Journal of Health Care for the Poor and Underserved, 7*, 252-272.

Medicare/Mammograms/Breast Cancer:

- Hsia, J., Kemper, E., Kiefe, C., Zapka, J., Sofaer, S., Pettinger, M., et al. (2000). The importance of health insurance as a determinant of cancer screening: Evidence from the Women's Health Initiative. *Preventive Medicine, 3*, 261-270.
- Hsai, J., Kemper, E., Sofaer, S., Bowen, D., Kiefe, C. I., Zapka, J., et al. (2000). Is insurance a more important determinant of healthcare access than perceived health? Evidence from the women's health initiative. *Journal of Women's Health & Gender-based Medicine, 9*, 881-889.
- Kelagher, M., & Stellman, J. M. (2000). The impact of medicare funding on the use of mammography among older women: Implications for improving access to screening. *Preventative Medicine, 31*, 65, 8-664.
- Lee-Fieldstein, A., Feldstein, P. J., Buchmueller, T., & Katterhagen, G. (2001). Breast cancer outcomes among older women - HMO, fee-for-service, and delivery system comparisons. *Journal of General Internal Medicine, 16*, 189-199.

Medicare/Prescription Drugs

- Bluestein, J. (2000). Medicare and drug coverage: A women's health issue. *Women's Health, 10*, 47-53.

Medicare/Mental Health

Husaini, B. A., Sherkat, D. E., Levine, R., Bragg, R., Holzer, C., Anderson, K. et al. (2002). Race, gender, and health care service utilization and costs among Medicare elderly with psychiatric diagnoses. *Journal of Aging and Health, 14*, 79-95.

Reproductive Health

Gonyea, J. G. (1996). Finished at fifty: The politics of the menopause and hormone replacement therapy. *American Journal of Preventative Medicine, 12*, 415-4 19.

Griffiths, F. (1999). Women s control and choice regarding HRT. *Social Science & Medicine, 49*, 469-481.

Senanayake, P. (2000). Women and reproductive health in a graying world. *International Journal of Gynecology & Obstetrics, 70*, 59-67.

Also, examine recent copies of *The Gerontologist*, which typically includes multiple articles related to long-term care.

** Issues in the Real World – Reference List

Almanac of Policy Issues. (n.d.). *Medicare*. Retrieved July 24, 2002, from <http://www.policyalmanac.org/health/medicare.shtml>

American Association for Geriatric Psychiatry. (n.d.). *Patients & caregivers. Late life depression: A fact sheet*. Retrieved July 24, 2002, from http://www.aagponline.org/p_c/depression.asp

Carstensen, L. L., & Neale, J. M. (1989). Preface. In L. L. Carstensen & J. M. Neale (Eds.), *Mechanisms of psychological influence on physical health: With special attention to the elderly* (pp. 5-6). New York: Plenum Press.

Centers for Medicare and Medicaid Services. (n.d.a). *The nation's health dollar: 2000*. Retrieved July 24, 2002, from <http://www.cms.hhs.gov/statistics/nhe/historical/chart.asp>

Centers for Medicare and Medicaid Services. (n.d.b). *National health expenditures and selected economic indicators, levels and average annual percent change: Selected calendar years 1980-2011*. Retrieved July 24, 2002, from <http://www.cms.hhs.gov/statistics/nhe/projections-2001/t1.asp>

Federal Interagency Forum on Aging-Related Statistics. (2000). *Older Americans 2000: Key Indicators of Well-Being*. Washington, DC: U.S. Government Printing Office.

- Fries, J. F., Bloch, D. A., Harrington, H., Richardson, N., & Beck, R. (1993). Two-year results of a randomized controlled trial of a health promotion program in a retiree population: The Bank of America study. *American Journal of Medicine*, *94*(5), 455-462.
- Hetzel, L., & Smith, A. (2001, October). The 65 years and over population: 2000. *Census 2000 Brief* (C2KBR/01-10). Washington, DC: U.S. Census Bureau.
- Institute of Science, Technology, and Public Policy. (n.d.). *The congressional prevention coalition*. Retrieved July 24, 2002, from http://www.istpp.org/coalition/stress_prevention.html
- Lubitz, J., Greenberg, L. G., Gorina, Y., Wartzman, L., & Gibson, D. (2001). Three decades of health care use by the elderly, 1965-1998. *Health Affairs*, *20*(2), 19-32.
- National Academy on an Aging Society. (2000a). *Alzheimer's disease and dementia: A growing challenge*. Washington, DC: Author.
- National Academy on an Aging Society. (2000b). *Depression: A treatable disease*. Washington, DC: Author.
- Rizzo, J. A., Baker, D. I., McAvay, G., & Tinetti, M. E. (1996). The cost-effectiveness of a multifactorial targeted prevention program for falls among community elderly persons. *Medical Care*, *34*(9), 954-969.
- Sahyoun, N. R., Lentzner, H., Hoyert, D., & Robinson, K. N. (2001). Trends in causes of death among the elderly. *Aging Trends*, *1*. Hyattsville, MA: National Center for Health Statistics.
- Stevens, R. A., Brown, L., Blumenthal, D., Daniels, N., Greenlick, M., Lillie-Blanton, M. et al. (1999). *Medicare and the American social contract*. Washington, DC: National Academy of Social Insurance.