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Generational Equity and Generational Interdependence: Framing of the Debate over Health and Social Security Policy in the United States

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ABSTRACT

In the United States, frame analysis is increasingly being used to analyze debates over social policy issues. This article explores how different frames help or hinder the advancement of alternative policy agendas, specifically how academic and media discourse shaped by two competing ideological frames are being used to influence age-related social policies. We present an overview of frame analysis followed by a description of the generational equity frame and the opposing generational interdependence frame. We then use these competing interpretative frameworks to discuss current debates over old-age security (Social Security) and health care (Medicare) policy. We argue that in recent years the generational equity frame has been the more influential of the two and that if this continues the health and economic status of older Americans will be put at risk. A major limitation of the generational equity frame is that it provides a rationale to base policy on age or age cohort and to discount other forms of equity based on race, ethnicity, class, gender, and sexual orientation.

Keywords: Generational equity, Social security reform, Frame analysis.

The study of political strategies for presenting information to the public about controversial policy issues has long been of interest to political scientists and sociologists. Frame analysis (Goffman, 1974) is being used with increasing frequency as a way to describe and analyze such efforts. A frame can be conceptualized as a lens through which one views the world, which organizes how the
acquisition of new information gets processed and is based on previously held beliefs or patterns of perception and interpretation. Frames can also be conceived of as underlying structures or organizing principles that integrate diverse symbols and ideas into packages (Gamson & Modigliani, 1989). The influence of specific groups in defining the way an issue comes to be framed is an essential mobilization tool for social movements and can have a major impact on the outcome of social policy debates (Creed, Langstraat & Scully, 2002; Gamson & Modigliani, 1989; Schon & Rein, 1994). The concept of frames or framing has been used to discuss how individuals and groups approach a variety of contentious social issues. Patterns of advocacy employed by social movement participants are often shaped by these frames and the associated package of symbols (Beard, 2004). Such framing efforts frequently require dynamic and innovative processes (McAdam, Tarrow & Tilly, 2001). Accordingly, effective framing is a powerful political strategy for mobilizing support for a particular policy alternative (Hoffman & Ventresca, 1999; Jones, 1994; Joslyn & Haider-Markel, 2002; Rochefort & Cobb, 1994; Stone, 1997). Many factors shape the power and influence of a particular frame, including cultural resonance and degree of dissemination (Gamson & Modigliani, 1989).

There has been extensive worldwide debate regarding the impact of competing frames on policy agendas, including those associated with public pension policy (Creed, Langstraat, & Scully, 2002; Gamson & Modigliani, 1989; Gamson & Stuart, 1992; Gamson, et al., 1992; Joslyn & Haider-Markel, 2002; Nylander, 2001). In the United States, discourse utilizing frame analysis has been used to explore a number of age-related social policy issues. Since the mid 1980s health and social security reform has been referred to as the generational equity debate (Williamson & Watts-Roy, 1999; Williamson, McNamara, & Howling, 2003). This debate has become much more global in recent years (Attias-Donfut, 2000; Bélanger & Vergniolle de Chantal, 2004; Bertocci, 2003; Brugiavini & Peracchi, 2003; Donati, 2002; Duval, 2002) and promises to become an increasingly important global policy debate in the decades ahead.

**Origins of the Debate**
The generational equity debate is the most recent incarnation of the age-old question about what share of family and/or community resources should be allocated to retired members. What is considered an appropriate share of resources to devote to seniors or those with disabilities has long been contemplated, but societal values about filial obligations and norms as to the appropriate allocation of economic resources between generations within families are equally persistent. This debate sometimes generates an arbitrary dichotomy between older citizens and children by employing notions of age-based worth (Beard, 2004; Binstock, 1999; Sweeting & Gilhooly, 1997) to justify reducing services to senior family members. Such views purport that the oldest members of society consume an unfair proportion of the total resources. In the United States some argue that children are negatively affected by choices to provide Social Security and Medicare to retired Americans (Farlie, 1988; Silverstein et al., 2000).

The contemporary debate regarding Social Security reform in the United States has often been framed largely along the lines of generational equity versus generational interdependence, with the respective frames relying on various discourses to situate these alternative advocacy positions.

**Framing the debate**

Two major groups, or “advocacy networks” (Gamson & Stuart, 1992), have been competing to frame the debate over public policy toward older Americans. Referring to the debate as “the generational equity debate” reflects both a symbolic victory and a rhetorical advantage for one of the two major advocacy networks and its interpretative package. The term “generational equity” has come to designate a number of assumptions, arguments, values, and beliefs associated with the more conservative of the two competing frames. Those making up the more liberal advocacy network have not fully achieved consensus on naming their frame, or alternative interpretative package. We will use the term “generational interdependence frame” to refer to this alternative opposing interpretative framework.

*The generational equity frame*
Advocates of the generational equity package argue that Social Security (the American public pension scheme) and Medicare (the American health insurance scheme for retirees) policy makers need to give more attention to issues of fairness between generations than has been the case to date (Longman, 1987; Peterson, 1996). Allegedly, disproportionate public monies are being allocated to retired citizens at the expense of the rest of the population, specifically children and young adults. The projection that those currently paying for the “social security” of today’s senior members will not receive comparable compensation when they retire is used to argue for cuts in current benefit levels or at least cuts in projected increases in benefit levels.

Demographic trends (population aging) will soon heavily burden the Social Security and Medicare programs. As a result, the retired baby boomers are likely to end up with health insurance and pension benefits that are less generous than those provided to the currently retired. The key claim, from this perspective, is that current recipients of Social Security and Medicare are consuming more than their fair share of societal resources. Relative to what they actually paid into Social Security and Medicare in contributions over their working years, those who are currently retired have generally done quite well. Currently, most retired workers collect pension benefits within a few years that correspond to the value of their lifetime investment. Thus, in a strict actuarial sense, most currently retired individuals will live to receive Social Security and Medicare benefits far exceeding their personal contributions. Many baby boomers, in contrast, will receive less Social Security dollars than they will have invested.

Advocates of the generational equity package are committed to the idea that each generation should provide for itself. It is not fair for one generation to be expected to support another generation at a level they themselves cannot expect to receive. The structure of a pay-as-you-go, social insurance-based Social Security scheme assumes that each generation will financially contribute to those currently retiring and will in turn be provided for by a future generation. The proposed partial privatization of Social Security often associated with analysts espousing the generational equity
frame is more consistent with the idea that each generation should be responsible for itself.

Advocates for the generational equity interpretative package argue that given the dramatic rise in spending on entitlements (for public pensions and health insurance) in recent years, largely as a result of increased spending on health care, it does not make sense to spend huge sums of money on expensive medical procedures for the “oldest old” when prospects of significantly adding to life expectancy and quality of life are negligible (Lamm, 1989). As a society, then, we need less of an entitlement culture and more emphasis on work ethic. We need to encourage such values as thrift, self-reliance, independence, personal freedom, and limited government. In short, proponents of the generational equity package strategically link their arguments to the widely and deeply held American values defining individualism.

The generational interdependence frame

Advocates of the generational interdependence package argue that Social Security and Medicare policy makers should consider the mutual reliance of generations when making and changing policy. They reject the idea that every generation can or should be expected to provide for itself. Demographic trends and historical events unique to each generation often make it infeasible for every generation to be assured a standard of living during retirement at least equal to that of its parents’ generation. Since some generations will inevitably be more difficult to provide for; in such cases, the burden should be shared by both those who are retired and those still in the labor force. It is unreasonable to expect either generation to bear the entire burden in such situations (Williamson & Watts-Roy, 1999).

Proponents of this perspective note that sharp cuts in benefits for the retired or soon to retire will also have an adverse impact on their adult children who would need to take in older family members or supplement their pension and health insurance benefits. Rather than each generation being responsible for itself, the argument is that generations already are and should continue to be highly interdependent, at both familial and societal levels. Although there is a clear need to plan for the retirement of the boomers, the importance of balancing considerations of generational equity and
interdependence should be highlighted when contemplating Social Security reform.

A key component of the generational interdependence perspective is its emphasis on what different generations have to offer one another as opposed to what one is or will be consuming at the expense of the other. At the level of individual families, transfers of income, child care, psychological support, oral histories, and advice are shared between generations. In 2000, for the first time the U.S. Census Bureau collected information on grandparents who were primary caregivers for their grandchildren. Of the 5.8 million grandparents living with grandchildren under the age of 18, some 42% were responsible for their care (U.S. Census Bureau, 2004). Additionally, roughly three-quarters of the help received by impaired senior citizens in American society is provided by family members (Nager & McGowan, 1994; Schenck-Yglesias, 1995). Caregivers for people with Alzheimer’s disease, for example, are predominantly spouses who are themselves old and often frail (Aneshensel et al., 1995) and the United States generally relies heavily on informal unpaid caregivers. On a societal level, many seniors also provide countless hours assisting functionally disabled members of society in and even beyond their families. Further, older Americans continue to make artistic, intellectual, advocacy and leadership contributions more generally.

Closely related to the generational interdependence frame is the intragenerational equity frame used by some to argue that when deciding on Social Security and Medicare policy changes, generational equity is only one form of equity requiring attention. Accordingly, it is not wise to focus on generational equity to the exclusion of other forms of equity such as those based on race, class, gender, sexual orientation, physical functioning, citizenship or geographic region.

Although advocates of the interdependence frame agree that significant policy initiatives are needed to ensure that the program is solvent over the long term, they argue that such changes can be made without radically altering the present Social Security system. Steps are indeed needed to address the rapid increase in spending on Medicare and health care in general, but the fact remains that Social Security is the most successful social program the nation has ever
created. The international community, for example, demonstrates various models for organizing the delivery of health care services to entire populations using considerably smaller shares of GDP than is spent in the United States. The issue of the means-testing of Social Security benefits poses special problems for proponents of the generational interdependence perspective. “Affluence testing,” for example, might end up stigmatizing those who continue to be recipients and, more importantly, might reduce the level of political support for Social Security, eventually devolving it into an under-funded program for the poor.

The diverse population differences among older people in American society, including both economic and cultural diversity, have important implications for social policies (Takamura, 2002). When policy decisions are made based on what is best for “typical” seniors we risk potentially harming vulnerable groups such as low-wage workers, minority workers, and the very old, particularly very old women. Such narrow perspectives also minimize the contributions various ethnic groups make to society, including family structures that encourage caregiving for their children, aged, and extended family members (Treas & Mazumdar, 2004).

Solidaristic, as opposed to individualistic, values such as community obligation to provide for those in need and the right of all citizens to adequate health care, food, and shelter underlie the generational interdependence frame. Goals such as the reduction of poverty and inequity, and income redistribution to compensate for our economy’s tendency to increase income inequality are central objectives.

**Competing Frames, Symbolic Contests, and Rhetorical Strategies**

Since policy controversies are framing contests making use of various interpretative packages, frames intentionally highlight certain claims and downplay others. Advocacy networks make strategic decisions about the symbolism they will use to promote their respective packages. Central advocacy strategies are attempts to employ symbols that resonate with larger cultural themes, thereby increasing the appeal of certain packages and making them appear natural and familiar (Gamson & Stuart, 1992). For example, the generational equity frame advocates privatizing Social Security by
utilizing themes of self-reliance and personal freedom (Borden, 1995; Ferrara, 1995; Porter, 1995) whereas the generational interdependence frame generally opposes privatization and instead supports the redistributive social goals of Social Security emphasizing ideas such as obligation to protect low-wage workers and other vulnerable groups (Ball & Bethell, 1997; Quadagno, 1996). Since individualism is a widely and deeply held American value, it can be described as a dominant theme. The value of community obligation, however, is far less resonant for most members of society and, thus, is a countertheme or countervalue, which shares common assumptions but generally challenges some aspect of the dominant theme (Gamson & Stuart, 1992).

Symbolic contests are waged with metaphors, catch phrases, and other symbolic devices that support an interpretive package and make sense of an ongoing stream of events relating to the issue of interest. The generational equity debate has largely taken place in the mass media, primarily via newspaper editorials and editorial cartoons. The media plays a central role in the construction of political meaning by providing a series of arenas in which symbolic contests are carried out.

The dominant values and beliefs employed by the equity frame center around the theme of individualism, including such values as autonomy and personal responsibility. Individualism has long been one of the the most powerful values in American culture and is heavily supported by the media. News stories often involve narratives that focus on individual actors rather than on social structure arguably because people identify better with narratives that place human agents at the center of moral dilemmas.

Those who support the equity perspective generally oppose redistributive social policies. Redistribution within one’s family, in contrast, is encouraged. Advocates of individualism generally support intrafamily or voluntary redistribution by community organizations. What they are particularly opposed to is governmental redistribution, especially tax-supported programs. The interdependence perspective, however, emphasizes a set of alternative values and beliefs not linked to individualism. Despite efforts to make their argument culturally resonant, trying to appeal to principles less widely and deeply held place them at a disadvantage.
Although historical factors such as the Great Depression and World War II may foster solidaristic and communitarian values, temporarily making them dominant values, the influence of such events on the national value structure tends to recede over time as these values gradually return to the status of countervalues.

Rhetorical strategy is central to the debate. Advocates of the equity framing tend to present their message largely through the mass media, which is supportive of simplification, polarization, and emphasizing the crisis nature of policy issues. These features of media make the debate applicable, at least in theory, to the average American. It is not surprising, then, that notions of impending doom are key mechanisms used to garner support. Most of the response from the interdependence perspective, in contrast, is presented in professional journals and academic books, which tend to convey arguments in more nuanced terms and with efforts to appear value-free, objective, and scientific. For example, those advocating interdependence are more likely to refer to a financing “problem” to describe what the equity frame labels a financing “crisis.” This strategy attracts significantly less media attention and academic discourse is largely impossible for a general audience to understand. Thus, lack of access is a crucial issue for the interdependence frame.

Framing an issue as a crisis has been proven an extremely effective manner of eliciting support from the general public for major policy choices, particularly within social movements (Beard, 2004; Klawiter, 1999; Stockdale, 1999). Inferring catastrophe is an essential mobilization strategy. Since frames constitute discourse that advance specific alternatives, advocates of privatization use generational equity themes and dramatic expressions such as “demographic earthquake” and “cossal debt” to help frame the issue as a crisis in the hope of engaging a wide audience.

A rhetorical strategy used by proponents of the more liberal generational interdependence perspective is to generate suspicion and undercut the credibility of supporters of the generational equity package by linking them to well-known ideological organizations that oppose spending on social welfare programs more broadly. In addition, they present the equity frame as part of a more general conservative strategy to decrease the nation’s welfare state commitments; it is both a rhetorical and political strategy. Perhaps
the goal of this portrayal of the equity frame is to generate skepticism, fear, and anger among the “have-nots” and guilt on the part of the “haves” in society.

Both frames also draw upon people’s emotions, but with different emphases. Whereas the equity perspective often adopts moralistic tones that condemn people for “credit-card spending” and the “me generation” ethos they claim is rampant in American society, the interdependence frame promulgates arguments designed to foster feelings of guilt and concern about selfishness as well as compassion for less advantaged members of society.

Given the framing efforts of both sides of the generational equity debate, including the utilization of values, beliefs, and rhetorical strategies, it should be clear that the advocacy networks are on an uneven playing field. The generational equity interpretative package has largely dominated the debate (Williamson et al., 2003). The role of the mass media, the strength of the crisis rhetoric, and the cultural resonance with the equity frame are difficult to combat. The use of academic books and journals, which are largely inaccessible to lay audiences, the comparatively low strength of the communal responsibility rhetoric, and the weaker cultural resonance of the interdependence frame significantly disadvantages this interpretative package.

Encouraging fear or perceived threats to the public are vital mobilization strategies for the equity frame. A “blame the victim” mentality infuses many of the health and social welfare debates in the United States. The use of public supported social services and of social welfare is often portrayed as a failure of individual responsibility. One of the most effective efforts employed by supporters of generational equity, however, is the conservative stance on “family values.” The rhetoric of declining family values has long been touted as a profound problem in American society despite research pointing to the “nostalgia trap” error of assuming that a Golden Age ever existed (Coontz, 2000). The sheer magnitude of media attention to the family’s decline speaks volumes about our societal willingness to blame individuals and families rather than address social structural factors generating and substantiating inequalities. Further, projections of “apocalyptic demography” (Robertson, 1990) often permeate the crisis rhetoric in media
portrayals. Only when such depictions are propagated can aged citizens, who are already socially devalued, become labeled “greedy geezers” stealing resources from powerless children.

Both the longing for a socially constructed past and the fear of an uncertain future are extremely effective mobilization strategies regardless of their accuracy. The mass media has been very influential in helping the generational equity frame achieve hegemonic status. We would argue that there is a powerful media-industrial-complex leading the promulgation of the generational equity perspective. The industrial component of this complex is made up of the finance related industries (around the proposed privatization of Social Security) and the health related industries (around health care policy) and a variety of conservative think tanks such as the Cato Institute and the Heritage Foundation largely financed by large corporations. When up against this powerful complex, academia, less powerful interest groups, and social movement organizations are finding it hard to compete. The mass media are far more influential in these policy debates than are academic books and journal articles.

Conclusion

When people view social policy issues from an age-based perspective (Beard, 2004; Binstock, 1999), there are significant adverse consequences of the generational equity debate for older members of society. This perspective serves to encourage the already severe schism between older and younger Americans and reinforces the arbitrary dichotomy, which could lead to a population of old people who are far poorer and far less healthy than is currently the case and to a refusal to treat many age-related medical conditions. This ideological frame fosters discriminatory competition between Americans rather than uniting people in an effort to strategize an equitable distribution of wealth for all members.

The generational equity perspective is used in efforts to devolve responsibility from the state to families (and individuals) by constructing “social security” as a family or individual problem rather than a social one. In theory, this “equitable” approach assures that each person will get back what he or she has contributed. In practice, the proposed changes would benefit the “haves” and hurt
the “have-nots.” That is, access disparities based on race, class, gender, sexual orientation, physical functioning, citizenship or geographic region are not taken into consideration.

The generational interdependence frame argues that age-based equity by itself fails to take historical factors, such as The Great Depression and World War II, as well as increases in single-parent families, female workforce participation, same-sex unions, divorce rates, longevity, or devaluation of seniors into account. In fact, equity based on anything other than age or age cohort is disregarded. If the burden falls to families, then many grandparent caregivers, spouses, and adult children will be significantly affected as they try to juggle the provision of basic subsidies to their oldest family members as well as continue their responsibilities to the remainder of the family unit. Cuts in benefits would also negatively impact grandchildren who enjoy far more time with and resources from their grandparents than has ever been the case in human history. Since more than 60% of women will provide care to older relatives at some point in their lives (Abel, 1995) and familial caregiving continues even after nursing home placement (Keefe & Fancey, 2000), the brunt of the burden to care for senior family members and to replace what the older members provided to younger family members will largely fall to individual women, also known as women in the middle or the sandwich generation.

References


