Study Guide on Chapter 4: Old Age and the Welfare State (February 6th)

This chapter gives an overview of the ways in which the American Welfare State supports older Americans through income support, health care, support for the disabled, long-term care and social services. It also addresses a basic question that remains a source of controversy: the age versus need debate.

- What kinds of welfare programs are available to aging Americans?
- What are the government-sponsored sources of income support for the aging?
- What government health care programs serve the elderly?
- Which government programs protect the disabled?
- How is long-term care of the elderly financed in the United States?
- What social services does the Older Americans Act provide?

Assignment: For your reflection paper, write a response of 1-2 pages on one of the following Thinking About Aging questions:

- Should government welfare programs for older Americans reinforce social class divisions (help to keep people at the standard of living they have had throughout their adult life), or should they serve as social equalizers (make sure that all Older Americans maintain a comfortable standard of living)? Justify your position.
- Should Medicare cover the cost of prescription drugs to the elderly? What about other expensive services such as home care?
- Should the United States have a universal system of health care coverage that would treat all Americans, young or old, rich or poor, equally?

Internet Resources Related to Old Age and the Welfare State

The Social Security Administration website (http://www.ssa.gov) provides information on Social Security, Medicare, and Supplemental Security Income (SSI) programs. You can access program data, income and work data, and reports and working papers on a number of special topics such as widows, reducing poverty among elderly women, early retirees, and others.

The American Association of Retired Persons (AARP) website (http://www.aarp.org) is a rich source for articles and data on Social Security, Medicare, Medigap insurance, long-term care and caregiving, and other topics discussed in this chapter.

The Urban Institute (http://www.urban.org) has published extensive studies and briefs, and conducted symposia on Social Security, Medicare, and Medicaid.

The Institute for Women’s Policy Research (http://www.iwpr.org) provides research and information on Social Security policy and women.