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BOOK REVIEW

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Ailsa McKay, *The Future of Social Security Policy: Women, work and a Citizens' Basic Income* (Abingdon, Routledge, 2005), pp. 272, £70 (hardcover), ISBN 0-415-34436-0.

Almaz Zelleke
The New School for General Studies

The Future of Social Security Policy is a welcome addition to the basic income debate. Ailsa McKay, an economist at Glasgow Caledonian University, advances a feminist critique of the neo-classical economic framework in which social security policies are traditionally assessed. Her book argues that this framework is biased in a way that prioritizes income-maintenance aspects of social security policy above all others; as a consequence, programs are designed with the needs, behaviour, and incentives of male breadwinners in mind. This approach marginalizes the experiences of other citizens, particularly women, and exacerbates gender inequalities.

The book can be divided into four parts: 1, an overview of the objectives, history, and design of social security systems generally, with particular attention to the British case; 2, a critique of the gender bias in neo-classical economics generally and in social security policy specifically; 3, a selective review of the basic income debate; and 4, the suggestion of a feminist economics perspective in support of basic income. The first part is particularly useful: McKay surveys the range of programs that fall under the umbrella of social security policy, explaining the significance of their various financing, eligibility, and benefit schemes. This is followed by an informative history of social security policy and programs in Britain. The second part is also well done: she argues convincingly that social security programs—despite the inclusiveness of the term social—prioritize income maintenance, income replacement, and other supports for citizens who are assumed to derive most of their income from paid employment; that is, they prioritize the needs of men (and of women who share patterns of full

and continuous work with men), and are designed to maintain the smooth operation of the labor market and capitalist economy, rather than to maintain the financial security of all citizens.

This critique of social security policy argues for a radical reform along the lines of a basic income. But, McKay argues in the third part of the book, the contemporary basic income debate also betrays a bias in favor of the productivist model. McKay contends that the debate is dominated by a focus on how basic income could enhance labor market flexibility and how it could preserve work incentives by eliminating the high marginal tax rates that claimants of traditional social security programs face. In her view, the basic income movement is not radical enough.

There are three problems with this assessment of the basic income debate. First, it hardly seems out of place for economists—her primary focus—to be concerned about the economic effects of social security reforms in the economic context in which they are proposed. Basic income is a reform of capitalism, and in particular a reform of the relationship between work and income under capitalism; it seems fair to speculate about the effects a basic income would have on the economy, and indeed utopian not to do so. Second, the compatibility of an unconditional basic income with contemporary capitalism does not lessen the radical nature of the disassociation of work and income that it entails. A basic income would, for the first time, guarantee an income to precisely those about whom McKay is most concerned: women and men excluded from the labour market. Any compatibility says more about the current vastly unequal distribution of the surplus wealth created by capitalist economies than about the nature of basic income.

Perhaps McKay's concern is that a productivist bias will influence basic income advocates to settle for less than the highest sustainable basic income, or to accept some form of conditionality, and these are indeed issues of contention among basic income supporters. But, and this is the third problem with her assessment of the contemporary debate, McKay's review of the literature is selective in a way that highlights the views she critiques. McKay faults the neo-classical economic framework for prioritizing the income maintenance aspects of social security policy over the social and economic rights of citizenship, but McKay herself neglects the significant literature in distributive justice that focusses on this very issue, beginning with John Rawls (1971, 2001). She also overlooks two important works by Philippe Van Parijs (1991, 1995) which are oddly absent from her consideration of his other works. Missing, too, are works by feminist political philosophers which critique the gender bias underlying

liberal theories of justice and call for basic income and related reforms, including Pateman (1987), Okin (1989), Baier (1994), Fraser (1997), Fraser and Gordon (1997), and Kittay (1999), among others.

Consideration of these works would have complicated the picture of the contemporary basic income debate, but would not have diminished the importance of the final part of the book. McKay calls for basic income advocates to pay more attention to gender inequities, to recognize not only the unpaid caregiving work primarily performed by women, but also the invisible “affiliative” work done largely by women that, she argues, is unvalued because it cannot be commodified. A feminist perspective would undoubtedly shift the basic income debate in the direction of the more radical incarnations of basic income—toward the highest sustainable unconditional basic income and away from participation incomes and caregiver credits, or partial and subsistence-level basic incomes.

However, it is not clear that a feminist perspective is incompatible with either a continuing emphasis on some amount of paid employment, or with market capitalism, as McKay implies in this final section. It’s worth remembering that a significant amount of feminist energy has been spent fighting for equal access to the public sphere, which includes the world of paid employment, and that paid employment provides a source not only of income but of personal fulfillment and of voice within the *private* sphere. The challenge is to provide women and men with access to work in both spheres, according to individual preferences, and to guarantee their economic security regardless of the choices they make. Similarly, the market itself is simply a mechanism for trading resources for goods, and access to a market allows individuals to maximize their preferences for various goods subject to the resources they have to trade. The problem with capitalism is not the market mechanism but the unequal distribution of resources—natural as well as social—which is exacerbated by virtually unlimited private property rights regimes. A basic income would not reform all that is wrong with contemporary capitalism, but it would be a good start. Perhaps a truly gender-neutral, market-based economic system with a high and unconditional basic income is no longer capitalism, but the book ends without explaining what such a system would be.

Nevertheless, McKay provides an excellent overview of the gender bias of contemporary social security policy and a challenge to incorporate a feminist perspective into reform proposals that basic income advocates, as well as advocates of other approaches, would do well to meet.

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Almaz Zelleke
The New School for General Studies
66 West 12th Street
New York, NY 10011 USA
E-mail: zellekea@newschool.edu