

Debating Social Security: Understanding and Evaluating Perspectives on the Social Security Act of 1935

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Grade Level: High

Duration of lesson: 2-3 periods

Overview:

This lesson takes students through the origins and evolution of Social Security legislation. The history of the social welfare movement, New Deal bills, and alternative proposals during the Great Depression will all be explored. Students will gain an understanding of how Social Security works, and why changing American demographics threaten the system's viability. They will debate privatization proposals and discuss the social values at stake in the fate of Social Security.

Related National History Standards:

Content Standards:

Era 8: The Great Depression and World War II (1929-1945)

Standard 2: How the New Deal addressed the Great Depression, transformed American federalism, and initiated the welfare state

Historical Thinking Standards:

Standard 2: Historical Comprehension

- A.** Reconstruct the literal meaning of a historical passage.
- B.** Identify the central question(s) the historical narrative addresses.
- D.** Evidence historical perspectives.
- F.** Utilize visual and mathematical data presented in charts, tables, pie and bar graphs, flow charts, Venn diagrams, and other graphic organizers.
- G.** Draw upon visual, literary, and musical sources.

Standard 3: Historical Analysis and Interpretation

- B.** Compare and contrast differing sets of ideas, values, personalities, behaviors, and institutions.
- D.** Consider multiple perspectives.
- I.** Evaluate major debates among historians.
- J.** Hypothesize the influence of the past.

Standard 5: Historical Issues-Analysis and Decision-Making

- A.** Identify issues and problems in the past.
- E.** Formulate a position or course of action on an issue.

Lesson Objectives:

- Students will identify the components of the 1935 Social Security legislation.
- Students will analyze responses to the concept of social insurance and the expansion of the federal government.
- Students will evaluate the modern debate over Social Security.

Topic Background:

The Social Security Act signed by Franklin Roosevelt on August 14, 1935, contained four major provisions:

- *Title I – Old-Age Assistance* – this direct relief program for the elderly granted money to states who used existing programs to distribute funds to the destitute elderly;
- *Title II – Old-Age Insurance* – a federal contributory pension program, and what we now call “Social Security,” where individuals surrendered a portion of their income to the government which, combined with matching funds paid by employers, resulted in a monthly pension based on the amount of those earnings when the worker retired (originally excluded were workers in agricultural and domestic service);
- *Title III – Unemployment Compensation* – a joint federal-state program that used employee payroll deductions and employer contributions to fund the program which was administered by the states;
- *Title IV – Aid to Dependent Children* – a joint federal-state program that provided direct relief to families with children who did not have adequate financial support, many of them being women who were abandoned by their husbands during the Depression;
- *Other provisions include:* support for maternal health programs, aid to the blind and disabled, support for states to provide a variety of public health programs, and some provisions added to help in the administration of the programs.¹

Creating an unprecedented bureaucracy and providing a complex and sophisticated program of social insurance, the Social Security Act remains one of the most enduring and controversial actions of Franklin Roosevelt’s New Deal.

Roosevelt’s desire to provide “cradle to grave” protection for American citizens through programs like Social Security derived from several sources. Like many liberals in the 1930s Roosevelt believed, at least in part, in the concept of economic maturity – the idea that the economy had expanded as far as possible and that no new frontiers existed to reinvigorate markets. Technology, among other factors, had created an economy where high unemployment would be the norm, not the exception. In order to compensate for this imbalance and maintain a decent standard of living, economic maturity proponents believed the economy

¹ Katherine Liapis Segrue, “Social Security,” *Encyclopedia of American History* (New York: Facts on File, 2003), 329.

would need support and investment from the federal government to be viable.² In general, sustained movements for old-age pensions by dissidents like Huey Long and Francis Townsend had widespread support. Huey Long's "Share Our Wealth" program advocated for a radical redistribution of income with every family guaranteed a basic annual income and elderly pensions as well as a number of other social programs.³ Francis Townsend's plan aimed to remove the elderly from the workforce by offering a pension to every person over the age of 60. In exchange, each retiree agreed not to work and had to spend his or her check within the month. Although politically popular, Townsend's plan only shifted spending from the young to the elderly due to the high taxes required of the workforce to pay for the program.⁴ Historically, calls for government-supported pensions reached back to Theodore Roosevelt's Progressivism.⁵ The popularity of a comprehensive social insurance plan combined with the impact of the Great Depression and the presence of an overwhelmingly Democratic Congress in 1935 helped encouraged Roosevelt to support social insurance legislation proposed by the Committee on Economic Security, which had commenced work the year before and made passage of such sweeping changes feasible.

Although unemployment insurance and old-age pensions enjoyed popularity, few models existed. Internationally, Germany's Otto Von Bismarck had in the late-19th century instituted an old-age pension plan in order to nullify more radical movements in his country.⁶ In the United States, twelve states had old-age pensions by the mid-1930s, but most were unable to fulfill pension commitments because the programs were underfunded. Even private pensions provided by employers served few workers. Most people in the 1930s worked until death, or until they were physically unable, and lived out their days in charity-run old-age homes when they had exhausted personal and familial resources. Although some state and local relief programs did exist for the elderly, most people resented the "dole" as humiliating. To compound the problem, by 1930 eight percent of the population was over the age of 65. The number of elderly, thanks to better nutrition and medical advances, had doubled since 1920.⁷

Thus, Roosevelt proposed a comprehensive program of social insurance through a combination of legislation including the Social Security Act and the Emergency Relief Appropriations Bill of 1935. The "Big Bill," as the ERA was dubbed, re-energized work relief programs like the Civilian Conservation Corps and Public Works Administration and began massive new initiatives like the Works Progress Administration, National Youth Administration and the Resettlement Administration. With these programs and the Social Security Act

² Theodore Rosenof, "Understanding the Crash," in *Major Problems in American History 1920-1945* (Boston: Houghton Mifflin Company, 1999), 194.

³ David Kennedy, *Freedom From Fear: The American People in Depression and War* (New York: Oxford University Press, 1999), 266.

⁴ *Ibid.*, 225.

⁵ Larry DeWitt, "A Brief History of Social Security," online at <<http://ssa.gov/history/briefhistory3.html>>.

⁶ *Ibid.*

⁷ Kennedy, *Freedom From Fear*, 261.

Roosevelt hoped to replace the initial direct relief programs he had instituted with work relief, and to support the unemployable with new programs not financed by tax revenue.⁸

To conceptualize his new plan of social insurance, Roosevelt had assembled the Committee on Economic Security in 1934, comprised of Secretary of Labor Frances Perkins, Secretary of Treasury Henry Morgenthau, Secretary of Agriculture Henry Wallace, Attorney General Homer Cummings, Administrator of FERA Harry Hopkins, and Professor Edwin White.⁹ Roosevelt charged this committee with recommending a plan for social insurance. Throughout the process, Roosevelt, conscious of the states' rights traditions of the Democratic Party and the reality that a federal insurance program could be found unconstitutional, restrained the committee to social insurance programs that required as little federal control as possible. Accordingly, three elements of the Social Security bill contained a federal-state partnership: old-age relief, unemployment insurance and aid to families with children. The two relief programs gave federal money to state agencies for distribution, while unemployment insurance became self-supporting through a tax on employee payroll and businesses. States could either participate in the federal unemployment program or establish their own version. The incentive to establish a state version of the program stemmed from a tax-offset provision whereby states who did not establish their own programs lost tax revenue to the federal government in order to fund the federal program.¹⁰ Old-age insurance, however, could not be formulated solely as a state plan due to worker mobility. In addition, Roosevelt insisted that any social insurance program follow a private insurance model, requiring payments from recipients and linking benefits to contributions. His tendency toward fiscal conservatism rejected a flat rate pension or income-redistribution plan as both un-American and potentially unconstitutional.¹¹ In the end, Roosevelt's insistence on a contributory pension plan established a conservative and bureaucratically complex program in comparison with those plans proposed by more radical advocates like Townsend or Long.¹²

In January 1935, the Committee on Economic Security presented its report to the President and then to Congress. Vehement debate over the old-age insurance program, in particular, followed the report, though its ultimate passage appeared imminent. Critics of the old-age pensions from the right charged that the compulsory payroll deductions (the "contribution") would further cripple the economy by depleting much-needed spending power and creating a deflationary affect. In addition, critics charged that provisions of the old-age pension legislation stripped individual freedom and made obsolete the idea of individual responsibility and limited government. Critics from the left charged that old-age insurance fell far short of the need and excluded such significant parts of the workforce as agricultural and domestic workers.¹³ To some extent Roosevelt

⁸ Ibid., 250.

⁹ De Witt, "A Brief History."

¹⁰ Kennedy, *Freedom From Fear*, 265.

¹¹ Ibid., 266.

¹² DeWitt, "A Brief History."

¹³ Segrue, "Social Security," 329.

sympathized with criticisms from both ends of the spectrum. He considered it risky to further tie up money by withholding pension contributions and wished that the program covered more workers more comprehensively. Ultimately, however, Roosevelt understood the limitations of legislation that could pass in Congress and did not want to push beyond what would be approved. He also considered the long-term benefits of secure retirement to outstrip the possible negative short-term economic effects.¹⁴

The original old-age insurance program slated the initial collection of revenue through payroll deductions to begin in 1937, with the first pension payments to retirees to begin in 1942. In 1939 that original date for payment accelerated to 1940, primarily to stem the rising popularity of Townsend's alternative to Roosevelt's Social Security. Later, the addition of a survivor's benefit gave a worker's Social Security pension to his heirs.¹⁵ From 1940 to 1950, pension amounts set on the day of retirement continued for an individual's lifetime with no adjustment for the rising cost of living. This changed in 1950 when Congress instituted COLAs (Cost of Living Adjustments) to pension amounts. Initially, each percentage increase needed Congressional approval, but eventually an automatic annual COLA was instituted at 3%. Introducing these adjustments greatly expanded Social Security, broadening both its impact and its cost.¹⁶

Debates over Social Security sometimes figure as prominently in the modern political realm as they did in 1935. With the aging of the post World War II Baby Boom population, retirees receiving pensions will soon outnumber workers contributing to Social Security. Although scholars disagree as to when the "Social Security Trust Fund" (an amount built up over the years to forestall the inevitable deficit) will run dry, it clearly will run out under current circumstances, and there are a variety of opinions as to how to deal with this eventuality. In addition, many fiscal conservatives and smaller government advocates want to disengage the federal government from the business of insurance by proposing that the income normally applied to Social Security be returned for private investment in the stock market. The proponents of private accounts argue that the average revenue on Social Security funds could be improved for individuals because the stock market generally produces a higher rate of return. Critics of privatization charge that the unpredictability of the stock market makes such investment unwise and that privatization would bankrupt Social Security much more quickly.

Annotated Bibliography:

DeWitt, Larry, "A Brief History of Social Security." Available online at
< <http://www.ssa.gov/history/briefhistory3.html>>. Accessed June 28,
2005.

¹⁴ Kennedy, *Freedom From Fear*, 267.

¹⁵ Segrue, "Social Security," 329.

¹⁶ DeWitt, "A Brief History."

This comprehensive essay on the genesis of Social Security anchors the excellent website maintained by the Social Security Administration.

Gordon, Linda. "Men, Women, and the Assumptions of American Social Provision." In Colin Gordon, Editor. *Major Problems in American History 1920-1945*. Boston: Houghton Mifflin Company, 1999: 329-335.

This essay gives a "gendered" reading of Social Security legislation. Gordon argues that the relief created in 1935 specifically for women, Aid To Families with Children, differed substantially from unemployment insurance and old-age pensions because of assumptions about the nature of the work of men and women. Programs aimed towards men, unemployment insurance and old-age pensions, were considered social insurance absent of means-testing. Programs aimed at women were considered social work where decisions about aid stemmed from individual casework. This dichotomy existed because men and women shared the idea that women did not "serve" society in the same way as men and thus should not be given "entitlements" but instead should receive need-based assistance.

Segrue, Katherine Liapis. "Social Security." In *The Encyclopedia of American History*. New York: Facts On File, 2003: 328-330.

This short article delineates clearly the elements of the Social Security bill and provides a history of the changes made to Social Security since its inception.

Kennedy, David. *Freedom From Fear: The American People in Depression and War, 1929-1945*. New York: Oxford University Press, 1999.

Kennedy provides an excellent overview of the creation of Social Security, placing it within the context of the omnibus bill in which it was passed.

Rosenof, Theodore. "Understanding the Crash." In Colin Gordon, Editor. *Major Problems in American History 1920-1945*. Boston: Houghton Mifflin Company, 1999: 193-200.

Rosenof's article provides an interesting perspective on the economic problems of the Depression era.

Vocabulary:

Annuity: A contract that guarantees a series of payments in exchange for a lump sum investment.

- Contribution:** An unconditional transfer of cash to an entity.
- Insurance:** A system under which individuals, in exchange for payment of a sum of money, are guaranteed compensation for losses resulting from certain perils.
- Pension:** Regular periodic payments to a person who has met requirements of retirement under a pension plan.
- Voluntary:** Actions taken exercising free will, without compulsion, and without legal obligation.

Teaching Procedures:

1. As a motivational activity, place students in heterogeneous cooperative groups. You will have 5 separate tasks that will need to be completed by at least one group each. Ask students to complete a KWL chart on Social Security.

Divide chart paper into three columns. In the “K” column they write what they know about Social Security. In the “W” they write what they want to learn about Social Security. The “L,” which they will return to at the end of the lesson, is to write what they’ve learned about Social Security.

Remind students that Franklin Roosevelt, taking over from Herbert Hoover as President in 1932, willingly used the federal government to provide relief programs for the unemployed. By 1935, however, Roosevelt wanted to do more to help the elderly and the unemployed in order to provide individual economic security and to help stimulate economic recovery. Social Security, as we know it today, was a part of this new program.

2. Introduce each one of the documents in the Primary Source Packet, explaining the title and the context in which it was produced. (Please note: this may mean, for students less accustomed to this type of work, that you reduce the number of sources that you use or edit the sources to be more manageable. For more sophisticated groups you may be able to skip this step.):

Resource Sheet #1: Mrs. Zoller’s Letter Petitioning the President, July 13, 1933

Resource Sheet #2: Photograph of Al Capone’s Soup Kitchen

Resource Sheet #3: Photograph of Idle Men

Resource Sheet #4: Franklin Roosevelt’s Message to Congress, January 17, 1935

Resource Sheet #5: Excerpt from Social Security Board's pamphlet, "Why Social Security"

Resource Sheet #6: Excerpt from Social Security Board Comic Book

Resource Sheet #7: "Social Security" Under the New Deal

Resource Sheet #8: The Republican Opposition

Resource Sheet #9: Excerpt from 1964 History of Social Security

Resource Sheet #10: Photograph of Early Accounting Practices

Resource Sheet #11: Photograph of Early Cardpunch Operators

Resource Sheet #12: Photograph of Cardfiles

Resource Sheet #13: Photograph of Men Signing up for Unemployment Insurance

Resource Sheet #14: Does Social Security Really Face an \$11 Trillion Deficit?

Resource Sheet #15: Does Social Security Really Face an \$11 Trillion Deficit?

Resource Sheet #16: Privatizing Social Security A Big Boost for the Poor

3. Each group will receive one copy of each of the primary sources and a piece of chart paper labeled with the question they are to answer. Explain the question that each group is to answer based on the information in the documents (you can have duplicate groups, if necessary). The questions are (Please note: for more sophisticated groups you may be able to give them only the italicized question. For students less accustomed to this analysis then you should give them a notecard complete with all of the prompt questions.):

A) *What are possible positive effects of Social Security then and now?* (Possible Prompt Questions: Why did people think old-age pensions and unemployment insurance were necessary? What did they hope would happen for people if they received this help? How did they think it would help the economy? What was the state of the economy at the time Social Security was passed? What have been the positive results of Social Security today? How, if at all, has Social Security helped people over the years?)

B) *What are possible negative effects of Social Security then and now?* (Possible Prompt Questions: What criticism of Social Security did people have? Why did people not like it? What more did they think it should do? Why did some think that it went too far? What was its impact and what were some bad things that might have happened – or did happen – because of Social Security? What are the bad things that might be happening today because of Social Security? How, if at all, has Social Security hurt the government or the people over the years?)

C) *What are possible emotional reactions to Social Security then and now?* (Possible Prompt Questions: How did people feel without

Social Security? How did the possibility of having Social Security make people who thought it was a good idea feel? How did the possibility of having Social Security make people who did not like it feel? How well did Social Security actually help people? How do people feel about Social Security today? How do people on both sides of the argument feel when they discuss Social Security?)

- D) *What are the facts on Social Security then and now?* (Possible Prompt Questions: What were the parts of Social Security when it was originally passed? Who helped create it? When was it passed? Why was it passed at that time? What are the potential problems with Social Security today? What proposals have been made to change Social Security today? Who has made those proposals?)**
- E) *What are the larger themes or problems that the debate over Social Security addresses?* (Possible Prompt Questions: What questions does the debate over Social Security raise about government? What questions does it raise about unemployment and who is responsible? What questions does it raise about the role of the President? What questions does it raise about private ownership?)**

In each of the questions above, students are looking at Social Security in 1935 and Social Security in 2005. The documents contain information about both. Students are to read and examine the documents, looking for answers to their particular question. They then write their answers on their chart paper and prepare to report to the class on the answers to their question. Instruct them to note the letter of the source of the information they place on their charts.

Because the answers to these questions will not be obvious in the documents, be certain to monitor student groups actively. Depending on the level of the students, you might want to use the prompt questions provided above to help them draw the information from the documents.

4. Student groups should display their poster listing their answers to the question and representative should share their findings with the class, referring back to the documents as evidence where appropriate.
5. As a closing activity, Finish the group reports with a general discussion of Social Security. Was it a good idea? Is it still a good idea? Then, have student groups complete the “L” of the KWL chart to state in a few sentences the most important information they learned about Social Security.
6. To assess understanding each group’s poster and KWL chart should be graded for quality of analysis, completeness and depth of inquiry.

7. Possible extension activities include:
 - A) Have students interview family members about their knowledge and feelings about Social Security and then write a commentary on those interviews in light of what they learned.**
 - B) Hold a class debate on Social Security.**
 - C) Have student react to the state of Social Security in 2005 as a person from 1935, adopting the character and personality of an actual historical figure.**
 - D) Have students draw pro- or anti- Social Security political cartoons.**
 - E) Have students create their own Social Security comic book, explaining one important aspect of the program in 1935 or the program in 2005.**

Each group will receive one copy of each of the primary sources and a piece of chart paper labeled with the question they are to answer. Explain the question that each group is to answer based on the information in the documents (you can have duplicate groups, if necessary). The questions are (Please note: for more sophisticated groups you may be able to give them only the italicized question. For students less accustomed to this analysis then you should give them a notecard complete with all of the prompt questions.):

1. Present the following situation/task to the class in the form of a journal writing assignment:

“The teacher is the king/queen of this class. The students have a revolution and break free from the teacher’s rule. The students send the teacher to the office and are then left alone to operate and manage the class. The students must be able to pass the MSA test in March. How do you think the students should organize themselves so that they will all be able to continue learning? You must create groups to manage (govern) different parts of the class. For example, you could put a few people in charge of the paper, pencils, and pencil sharpener and you could put a few people in charge of using the blackboard, etc. You must include everyone in the class in your government. You must also decide who will have the most power and who will have the least power.”
2. Have volunteers share their writing. Record general points from each shared writing on the board.

Lead students in a discussion about the recorded ideas. Identify similarities and differences among the ideas. Identify strengths and weaknesses

within the ideas. Identify connections between students' ideas and the ideas of freedom and state/federal rule.

Introduce the terms Confederation, government, democracy, and republic.

3. Identify that after the Declaration of Independence was signed, Colonists had the problem of coming up with a way of running the country. Some people wanted to stay loyal to the King of England but many other people wanted their freedom. Once they decided to be free they had to decide how to organize their new government.

Reveal that the class is going to read parts of the Articles of Confederation, which defined the first set of rules that ran the United States of America. Then they are going to determine who had more power, the states or the federal government.

Distribute copies of Resource Sheet #1, "Text from the Articles of Confederation." Have students read the excerpts from the Articles of Confederation in an appropriate manner for your class (individually, in small groups, whole class, etc.).

4. Lead students in a discussion about the Articles of Confederation. Ask:

Who has more power according to this document, the states or the federal Congress (called the 'United States in Congress' in the Articles)?

Require students to cite specific passages to support their responses. Then ask:

These Articles did not work very well and many groups of people started to fight with each other. Can you see how fighting could have occurred under the rules of this document?

Again, require students to cite specific passages to support their responses.

Conclude the discussion by indicating that most of the same men who agreed on the *Articles of Confederation* decided to meet again a few years later in Philadelphia and fix its problems.

5. Distribute Resource Sheet #2, "Interpreting the Articles of Confederation," and have students complete it.

Review and share student responses using an overhead transparency.

6. Ask:

Does anybody know the name of the document that was created in Philadelphia to replace the Articles of Confederation?"

Explain that the Constitution is very different than the Articles of Confederation.

7. Divide the class into four groups using the index cards. Identify the groups as the George Masons, the James Madisons, the Alexander Hamiltons, and the Patrick Henrys. Explain that each group represents a person who was alive during the late 1700s. Tell the students that all of these men were present during the creation of the Articles of Confederation and helped decide what to say in the document. Also share that all of the men had a great deal of influence over how the Constitution was written. Explain that Madison and Hamilton were two Federalists (people who supported a strong central government) and Mason and Henry were two very vocal Anti-Federalists (people who thought the power ought to stay in the hands of the people and the individual states in which they live).

8. Have students sit with their groups, making sure the Federalists sit on one side of the room and the Anti-Federalists sit on the other side of the room.

Distribute Resource Sheet #3, "Text From The United States Constitution." Have students read the Constitution excerpts in a manner appropriate for your class. Lead students in a discussion about what they read. Identify major points in the excerpts. Identify some similarities and differences between the Articles of Confederation and the Constitution.

9. Display an overhead transparency of Resource Sheet #4, "Compare and Contrast the Articles of Confederation With The Constitution," and discuss procedures for completing it. Distribute Resource Sheet #4. Have students complete it in their "Founding Father" groups.

Have students who complete the assignment early research their founding father. Provide resources (encyclopedias, grade level narratives, internet access, etc.) available for students to use.

When all groups have completed the assignment, ask students to say which document they think their founding father supported, the Articles or the Constitution. Explain that tomorrow they will read quotes from their founding father and learn more about him.

10. Summarize the similarities and differences on an overhead transparency of Resource Sheet #4.

Explain that students will work with their groups to prepare for a mock Constitution Ratifying Convention that will be held later in the lesson. At the convention, students will play the role of their founding father and will debate if the Constitution should be ratified, or if it needs to be rewritten.

Distribute the appropriate portion of Resource Sheet #6 “Direct Quotes from Alexander Hamilton, James Madison, George Mason and Patrick Henry,” to each group (the George Masons should receive the George Mason quotations, the Alexander Hamiltons should receive the Hamilton quotations, and so on). Distribute Resource Sheet #5, “Quotation Explanation Worksheet,” to each student. Have students work with their groups to read/discuss the quotations on Resource Sheet #6 and use that information to complete Resource Sheet #5.

When all groups have completed the assignment, allow a representative from each group to share information learned about the group’s founding father.

11. Display an overhead transparency of Resource Sheet #7, “Oral Presentation.” Model completing it from the perspective of a founding father not represented by the students’ groups (for example, George Washington). Explain how the information on Resource Sheets #5 & #6 can be used to complete Resource Sheet #7. Distribute Resource Sheet #7. Have students complete it from the perspective of their founding father.
12. When all students are finished, conduct the mock Constitution Ratifying Convention. Have each student stand and read his/her oral presentation (*Resource Sheet 7*).

After all students have had a chance to share, lead students in a discussion about the activity. Identify concepts learned and new questions generated. Try to answer the questions generated, or point students in the direction of appropriate resources so they can answer them on their own.

A grading rubric which assesses students’ work throughout the unit is provided on Resource Sheet #8, “Mini-Unit Grading Rubric.”

13. Assess student understanding by distributing and having students complete Resource Sheet #9, “Lesson Reflection Worksheet.”
14. A possible extension activities is to Have individuals or groups of students investigate other people who signed the Constitution and find out if they were Federalist or Anti-Federalist. Have them support their findings by locating one primary source document that shows their actual writing and opinions.

Primary Source Annotations:

Mrs. Zoller's Letter Petitioning the President, July 13, 1933

<http://www.ssa.gov/history/lettertoFDR.html>

This letter to Franklin Roosevelt urging him to provide for old-age pensions to support elderly like the author's 82 year-old mother is representative of many such petitions. The flyer at the bottom of the page is from Roosevelt's 1932 campaign materials, implicitly suggesting that he needs to fulfill the promise he made to the electorate.

Photograph of Al Capone's Soup Kitchen

<http://www.ssa.gov/history/acoffee.html>

This photograph of a soup kitchen illustrates the level of desperation of many Americans without a job or means of support. Soup kitchens like this one run by gangster Al Capone became a key source of survival for many unemployed.

Photograph of Idle Men

<http://www.ssa.gov/history/idlemen.html>

This photograph of idle men, standing around the street holding broomsticks, illustrates the hopeless mood of the unemployed. Clearly these men would like to be occupied if they could be.

Franklin Roosevelt's Message to Congress, January 17, 1935

<http://www.ssa.gov/history/fdrstmts.html#message2>

FDR's January 17, 1935, message to Congress gives the purpose and the provisions of his social insurance program.

Excerpt from Social Security Board's pamphlet, "Why Social Security"

<http://www.ssa.gov/history/whybook.html>

This section explaining what Social Security is and why it is necessary is the culminating section of a 32-page booklet produced in 1937 to explain the new program.

Excerpt from Social Security Board Comic Book

<http://www.ssa.gov/history/john56.html>

This comic book published by the Social Security Administration in 1956 tried to educate Americans about the importance of having a Social Security number and the eligibility of survivors to receive the Social Security of their deceased spouses.

“Social Security” Under the New Deal, The Nation, September 4, 1935 by Abraham Epstein

http://newdeal.feri.org/search_details.cfm?link=http://newdeal.feri.org/nation/na35261.htm

This article, published soon after the original introduction and passage of Social Security, criticizes the New Deal legislation as not having gone far enough to provide relief and security.

The Republican Opposition by Thomas H. Reed and Doris Reed, Survey Graphic, May 1, 1940

http://newdeal.feri.org/search_details.cfm?link=http://newdeal.feri.org/survey/40b14.htm

This article outlines the presidential election-year Republican opposition to the New Deal programs dealt with by subject. Excerpted here are the Republican objections to the New Deals programs on relief, unemployment compensation, and old-age pensions.

Excerpt from 1964 History of Social Security

<http://www.ssa.gov/history/ssa/usa1964-5.html>

These images from a 1964 history of Social Security published by the Social Security Administration, illustrates the impact of Social Security as it evolved and served more and more beneficiaries.

Photograph of Early Accounting Practices, Baltimore, MD circa 1936

<http://www.ssa.gov/history/acalcs.html>

This photograph showing the early accounting practices suggests the huge bureaucracy required to support the program and the significant number of jobs the Social Security program created in the federal government.

Photograph of Early Cardpunch Operators

<http://www.ssa.gov/history/acardpun.html>

This photograph showing early cardpunch operators also illustrates the bureaucracy and number of jobs, especially for women that were created by Social Security.

Photograph of Cardfiles

<http://www.ssa.gov/history/cardfile.html>

Educational materials were developed through the Teaching American History in Baltimore City Program, a partnership between the Baltimore City Public School System and the Center for History Education at the University of Maryland, Baltimore County.

This photograph from the 1930s of the Candler building also illustrates the large bureaucracy created by Social Security.

Photograph of Men Signing up for Unemployment Insurance

<http://www.ssa.gov/history/unemploy.html>

This photograph, taken after the passage of the Social Security Act, shows many men lined up to take advantage of new benefits for the unemployed.

“Does Social Security Really Face an \$11 Trillion Deficit? By FactCheck.org

<http://www.factcheck.org/article302.html>

This article from the respected, non-partisan website of the Annenberg Public Policy Center at the University of Pennsylvania, argues that President Bush has implied that the Social Security debt will increase more quickly than the facts reveal.

“Privatizing Social Security A Big Boost for the Poor” by Michael Tanner, Cato Institute

<http://www.socialsecurity.org/pubs/ssps/ssp4.html>

This article published on the conservative Cato institute’s webpage on Social Security Choice does a detailed analysis of privatizing social security and concludes that private accounts will yield a higher rate of return to individuals than the current system.

“Why Social Security is Not in Crisis” by Bernard Wasow, The Century Foundation, November 15, 2004

<http://www.socsec.org/publications.asp?pubid=499>

Excerpts from this article by the politically more liberal Century Foundation argue that Social Security is not currently in crisis but that privatization could potentially create a real threat.