



Additional Quotations

Thomas Paine

". . . were a workman to receive an increase in wages daily he would not save it against old age. . . Make, then society the treasurer to guard it for him in a common fund." -- 1795

John Quincy Adams

"The great object of the institution of Civil Government, is the improvement of the condition of those who are parties to the social compact. And no government, in whatever form constituted, can accomplish the lawful ends of its institution, but in proportion as it improves the condition of those over whom it is established . . . But moral, political, intellectual improvement, are duties assigned, by the Author of our existence, to social, no less than to individual man. For the fulfilment of those duties, governments are invested with power; and, to the attainment of the end, the progressive improvement of the condition of the governed . . ."

First Annual Message to Congress, December, 1825.

Abraham Lincoln

"(The purpose of government is) to do for a community of people whatever they need to have done but cannot do at all or cannot do so well for themselves in their separate and individual capacities."

Henry Seager

"The proper method of safeguarding old age is clearly through some plan of insurance. . . for every wage earner to attempt to save enough by himself to provide for his old age is needlessly costly. The intelligent course is for him to combine with other wage earners to accumulate a common fund out of which old-age annuities may be paid to those who live long enough to need it." -- 1910

Theodore Roosevelt

"We pledge ourselves to work unceasingly in state and nation for: . . . The protection of home life against the hazards of sickness, irregular employment, and old age through the adoption of a system of social insurance adapted to American use." -- 1912

Harry Hopkins

"There is always the danger that in our dread of making people dependent we shall cease doing good for fear of doing harm." ♦ 1914

President Franklin Roosevelt

"These three great objectives--the security of the home, the security of livelihood, and the security of social insurance--are, it seems to me, a minimum of the promise that we can offer to the American people. They constitute a right which belongs to every individual and every family willing to work. . ." -- *Message to Congress, June 1934*

"Security was attained in the earlier days through the interdependence of members of families upon each other and of the families within a small community upon each other. The complexities of great communities and of organized industry make less real these simple means of security. Therefore, we are compelled to employ the active interest of the Nation as a whole through government in order to encourage a greater security for each individual who composes it . . . This seeking for a greater measure of welfare and happiness does not indicate a change in values. It is rather a return to values lost in the course of our economic development and expansion." -- *Message to Congress, June 1934*

". . . I am looking for a sound means which I can recommend to provide at once security against several of the great disturbing factors in life--especially those which relate to unemployment and old age. . . I believe the funds necessary to provide this insurance should be raised by contribution rather than by an increase in general taxation. Above all, I am convinced that social insurance should be national in scope. . . leaving the Federal Government the responsibility of investing, maintaining and safeguarding the funds constituting the necessary insurance reserves." -- *Message to Congress, June 1934*

"You want to make it simple--very simple. So simple that everybody will understand it. And what's more, there is no reason why everybody in the United States should not be covered. I see no reason why every child, from the day he is born, shouldn't be a member of the social security system. When he begins to grow up, he should know he will have old-age benefits direct from the insurance system to which he will belong all his life. If he is out of work, he gets a benefit. If he is sick or crippled, he gets a benefit.

The system ought to be operated through the post offices. Just simple and natural-- nothing elaborate or alarming about it. The rural free delivery carrier ought to bring papers to the door and pick them up after they are filled out. The rural free delivery carrier ought to give each child his social insurance number and his policy or whatever takes the place of a policy. The rural free delivery carrier ought to be the one who picks up the claim of the man who is unemployed, or of the old lady who wants old-age insurance benefits.

And there is no reason why just the industrial workers should get the benefit of this. Everybody ought to be in on it-- the farmer and his wife and his family.

I don't see why not. Cradle to the grave--from the cradle to the grave they ought to be in a social insurance system." -- *President Franklin Roosevelt, circa 1934, as quoted by Frances Perkins.*

"We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life, but we have tried to frame a law which gives some measure of protection to the

average citizen and his family against the loss of a job and against poverty-ridden old age." -- *President Franklin Roosevelt August 14, 1935, signing of the Social Security Act*

"If the Senate and the House of Representatives in this long and arduous session had done nothing more than pass this Bill, the session would be regarded as historic for all time." -- *President Franklin Roosevelt August 14, 1935, signing of the Social Security Act*

"Long before the economic blight of the depression descended on the Nation, millions of our people were living in wastelands of want and fear. Men and women too old and infirm to work either depended on those who had but little to share, or spent their remaining years within the walls of a poorhouse. Fatherless children early learned the meaning of being a burden to relatives or to the community. Men and women, still strong, still young, but discarded as gainful workers, were drained of self-confidence and self-respect.

Because it has become increasingly difficult for individuals to build their own security single-handed, Government must now step in and help them lay the foundation stones, just as Government in the past has helped lay the foundation of business and industry. . .

The Social Security Act offers to all our citizens a workable and working method of meeting urgent present needs and of forestalling future need. It utilizes the familiar machinery of our Federal-State government to promote the common welfare and the economic stability of the Nation.

The Act does not offer anyone, either individually or collectively, an easy life--nor was it ever intended so to do. None of the sums of money paid out to individuals in assistance or in insurance will spell anything approaching abundance. But they will furnish that minimum necessity to keep a foothold; and that is the kind of protection Americans want. . .

One word of warning, however. In our efforts to provide security for all of the American people, let us not allow ourselves to be misled by those who advocate short cuts to Utopia or fantastic financial schemes.

We have come a long way. But we still have a long way to go. There is still today a frontier that remains unconquered--an America unclaimed. This is the great, the nationwide frontier of insecurity, of human want and fear. This is the frontier--the America--we have set ourselves to reclaim." -- *President Franklin Roosevelt August 14, 1938, Radio address on the third anniversary of the Social Security Act*

"We put those payroll contributions there so as to give the contributors a legal, moral, and political right to collect their pensions . . . With those taxes in there, no damn politician can ever scrap my social security program." *President Franklin Roosevelt, as quoted by historian Arthur Schlesinger Jr.*

Congressman William Sirovich (D-NY)

"In this so-called 'twentieth century of civilization,' in this, the richest country in the world, we find men and women past the age of 65 compelled to surrender their self-respect and become dependent as charitable wards, either on the community or on relatives or friends who in many instances are as badly off as those who depend upon them. Old age dependency is definitely and positively one of the great tragedies of modern economic progress. . . the only way they can subsist and save themselves from penury, hunger, and want, is for them to join the great caravan that finally wends its way over the hill to the poorhouse." -- *4/16/35, House speech on behalf of the Social Security Act of 1935*

Senator Pat Harrison (D-MS)

" (old age insurance) comports better than any substitute we have discovered with the American concept that free men want to earn their security and not ask for doles--that what is due as a matter of earned right is far better than a gratuity . . . Social Security is not a handout; it is not charity; it is not relief." -- *May 1935, Senate remarks on behalf of the Social Security Act of 1935*

Justice Benjamin N. Cardozo (the Supreme Court case deciding the constitutionality of Social Security)

"The hope behind this statute is to save men and women from the rigors of the poor house as well as the haunting fear that such a lot awaits them when journey's end is near." (Hilvering v. Davis, 301 u.s. 641). -- *1937*

Arthur J. Altmeyer

"(Alexander Hamilton said) 'I never expect to see a perfect work from imperfect man. . .' The "imperfect thing" in behalf of which Alexander Hamilton wrote this vindication was the Constitution of the United States. Time has proved his wisdom--and will prove it again. The Social Security Act, like the Constitution, may be imperfect; yet it, and other efforts like it in the days to come, will contribute their full measure to the often halting but never ending struggle toward social progress." -- *May 1937*

". . . we approach a time when the American citizen will have a basic minimum of protection against the major hazards which beset him from infancy to old age. Absolute 'security' is, of course, neither possible nor desirable. Social security measures are intended not to abolish the need for individual initiative and personal effort toward a secure existence but rather to give each individual at least a chance to build that security for himself. We cannot achieve 'the abundant life' or anything like it through social security legislation. What we can do and are doing is to develop, through the Social Security Act and other measures, a system of interrelated safeguards against want and misfortune so that no individual in our society may fall below this basic American level of security." -- *August 1938*

"There are some who fear that social security will destroy individual initiative and thrift and enterprise. There are some who believe that providing a minimum basic security for the people of this country will merely encourage them to rely upon the Government instead of upon themselves. I submit that such fears arise out of a basic lack of confidence in democracy and the common man. I believe that assuring people a minimum of subsistence will encourage them to strive for something still better for themselves and their families. I do not believe that we can expect the helpless and the hopeless to practice the prized virtues of independence." -- *3/12/43*

"Social security as a specific program is in essence simply a social budgeting of costs already being borne by the individual citizens of a nation. Whether they have a social security system or not, the citizens of every nation are confronted with the economic burdens of old age, premature death, physical and mental disability, sickness, and unemployment. These risks affect individual citizens unevenly and unpredictably. Apart from its preventive functions, a social security system spreads these costs more evenly among groups of people and over periods of time, thereby making bearable costs and losses which otherwise are unbearable and lead to destitution and want." -- *June, 1943*

"Social insurance is still so new in this country that many people are yet not sure exactly how it works. Actually it works on the same principle as private insurance. That is the principle of spreading the risk. As Winston Churchill has said, it brings the magic of averages to the rescue of the millions. Disaster, to which millions are subject, actually strikes only a few of us at any given time. If we collect a small premium from the many who are exposed to the risk, we can build a fund out of which we can pay benefits to those who at any given time are suffering from the impact of the risk." -- *August 1944*

"The advance fears came from our primitive distrust of anything different, anything new and hence strange. Such fears are not confined to social legislation. Locomotives, bathtubs, and even automobiles were held by some people to menace morality and civilization when they were first introduced. Because social legislation is designed to conserve and enhance human values, it bears on the relationships that people cherish most deeply--their relationship to their work, to members of their family, to the community. So anything that seems like a new element in such relationships is especially likely to be feared in advance.

As I see it, however, the world-wide concern for social security in recent decades and especially in these last 10 years is not an effort to inject something new in those basic relationships. Its purpose is to conserve what men and women have long cherished in the face of changes they themselves cannot control individually. " -- *August 1945*

"Our social security program reflects the kind of economic and political order we want. That, I take it, is a democracy which provides opportunity for and yet rewards individuals in accordance with their capacities and efforts. Thus our social insurance benefits, unlike those in some other countries, differ in amount according to the beneficiary's past earnings.

But enlightened self-interest, as well as common humanity, requires that we set a floor beneath which human beings in our civilization shall not sink. Only in that way can an industrialized society preserve political democracy and a competitive economy in accordance with our traditions. By setting and maintaining such a minimum, we help to ensure an effective labor force and the steady stream of widely diffused purchasing power needed to keep workers steadily and fully employed." -- *August 1945*

"Social Security will always be a goal, never a finished thing, because human aspirations are infinitely expandable, just as human nature is infinitely perfectible." --*1945*

"Social Security in the sense we use it should not mean that everyone shall be guaranteed all the good things of life without any effort on his part. It should not mean a redistribution of wealth, but a redistribution of welfare. What it should mean is genuinely equal opportunity in a free society. Therefore, liberty and security are synonymous, and we can not have one without the other. Perhaps what people are concerned about when they deplore the 'welfare state,' is a *paternalistic* welfare state rather than a *cooperative* state of welfare. In a free society our quest for social security must always be for a method whereby people can work together effectively through their government to achieve security in such a way as to promote, at one and the same time, individual incentive and mutual responsibility." -- *1958*

"It seems to me that the people who are fearful that social insurance will affect the initiative and the freedom of human beings don't really comprehend the meaning of those terms, and the motivations that are involved. It seems to me that it isn't fear that presses people on to high endeavor, to do better and better, but hope; and I think social insurance replaces fear with hope." --*1963*

Report of the 1937-1938 Social Security Advisory Council

". . . the Council is convinced of the wisdom of Congress in establishing a contributory program of old-age insurance. The Council believes that such a method of encouragement of self-help and self-reliance in securing protection in old age is essentially in harmony with individual incentive within a democratic society. It is highly desirable in preserving American institutions to provide protection afforded as a matter of right, related to past participation in the productive processes of the country. It is only through the encouragement of individual incentive, through the principle of paying benefits in relation to past wages and employment, that a sound and lasting basis for security can be afforded." -- 12/38

The Atlantic Charter

"The President of the United States of America and the Prime Minister, Mr. Churchill, representing His Majesty's Government in the United Kingdom, being met together, deem it right to make known certain common principles in the national policies of their respective countries on which they base their hopes for a better future for the world. . . FIFTH, they desire to bring about the fullest collaboration between all nations in the economic field with the object of securing, for all, improved labor standards, economic adjustment and social security. . ."

-- August 14, 1941 (subsequently endorsed by the 32 member nations of the United Nations)

[Photo of FDR & Churchill at Atlantic Conference & Copy of Churchill's edited version of the Charter](#)

Winston Churchill

"You must rank me and all my colleagues as strong partisans of compulsory social insurance for all classes for all purposes from the cradle to the grave." -- *Radio address, March 1943*

Oswald Stein (of the International Labour Organization)

"Social assistance is a progression from poor relief in the direction of social insurance, while social insurance is a progression from private insurance in the direction of social assistance." -- 1944

President Harry Truman

"The passage of the Social Security Act in 1935 marked a great advance in our concept of the means by which our citizens, through their Government, can provide against common economic risks. . ." -- 5/24/48

". . . the Social Security Act of 1935 . . . was an attempt to place an anchor to windward for old age and for periods of unemployment." --1955

(commenting on the passage of Medicare)

"This is an important hour for the Nation, for those of our citizens who have completed their tour of duty and have moved to the sidelines. These are the days that we are trying to celebrate for them. These

people are our prideful responsibility and they are entitled, among other benefits, to the best medical protection available." -- 1965

Eleanor Roosevelt

". . . in the old days the individuals themselves would have been putting money away for their old age--and, as far as the present plan is concerned, that is actually what they are doing. The present plan is more secure because today the government receives the money and is back of it; and as long as the government is stable, they are sure of their old age insurance. They will not go through the tragedy of putting their money in a sock and then losing the sock or having it stolen, or of putting it in a bank run by individuals whose bad judgment sometimes made the bank fail.

I do not think we have really changed the basic obligations in this case. We have simply made it a responsibility of government and thereby a little more secure for the individual."

-- From her "My Day" newspaper column, 8/15/49

Report of the 1947-1948 Social Security Advisory Council

"Opportunity for the individual to secure protection for himself and his family against the economic hazards of old age and death is essential to the sustained welfare, freedom, and dignity of the American citizen. For some, such protection can be gained through individual savings and other private arrangements. For others, such arrangements are inadequate or too uncertain. Since the interest of the whole Nation is involved, the people, using the Government as the agency for their cooperation, should make sure that all members of the community have at least a basic measure of protection against the major hazards of old age and death." -- 1950

President Dwight D. Eisenhower

"In response to the need for protection from the complexities of our modern society, the Old-Age and Survivors Insurance system was developed. . . It should remain the cornerstone of the government's programs to promote the economic security of the individual." -- 1/14/54

President John F. Kennedy

"The Social Security program plays an important part in providing for families, children, and older persons in time of stress. . ." -- 6/30/61

Frances Perkins

"When I saw this bill adopted by Congress with a large majority of votes of both parties, and when I later saw, after a few flurries of opposition in later years, both parties continue to improve it and to broaden its coverage and to make more generous its benefits, I have come to realize that not only was it the crowning act of my working life, but that it was perhaps one of the most useful blessings which time has brought to the American people." --1960

"(President Roosevelt) always regarded the Social Security Act as the cornerstone of his administration

and, I think, took greater satisfaction from it than from anything else he achieved on the domestic front."
--1962

"Thousands of new problems arose in the Administration which had not been foreseen by those who did the planning and the legal drafting. Of course, the Act had to be amended, and has been amended, and amended, and amended, and amended, until it has now grown into a large and important project, for which, by the way, I think the people of the United States are deeply thankful. One thing I know: Social Security is so firmly embedded in the American psychology today that no politician, no political party, no political group could possibly destroy this Act and still maintain our democratic system. It is safe. It is safe forever, and for the everlasting benefit of the people of the United States." -- 1962

"This (the Social Security Act) was a new type of legislation--nothing of the sort had ever come before the Congress of the United States."

President Lyndon B. Johnson

"Thirty years ago, the American people made a basic decision that the later years of life should not be years of despondency and drift. The result was enactment of our Social Security program. . . ." -- 1/7/65

"Medical care will free millions from their miseries. It will signal a deep and lasting change in the American way of life. It will take its place beside Social Security and together they will form the twin pillars of protection upon which all our people can safely build their lives and their hope." -- June 1966
(*on the eve of the implementation of Medicare*)

George Bigge (former Republican member of the Social Security Board)

"One of the arguments urged against the social security program, of course, in the early years and we sometimes hear it even now, is that it's socialistic. It makes the government responsible for the individual's welfare. That seems to me to misconceive the nature of social insurance. As a matter of fact, you probably recall that it was started in Germany in the late 19th century as an antidote for socialism by Bismarck. Under socialism there would be no need for social insurance. It's in a system of free enterprise, competitive private enterprise, production for a market that social insurance becomes necessary for the protection of the individual. In many addresses at the time both before and after the passage of the Social Security Act, I emphasized that point." -- 2/25/66

President Richard Nixon

"This Nation must not break faith with those Americans who have a right to expect that Social Security payments will protect them and their families. . . ." -- 9/25/69

President Gerald R. Ford

"The fortieth anniversary of the Social Security Act celebrates an important milestone in responsible public service. I continue to be impressed by the steady responsiveness of the Social Security program to the changing needs of our people. . . ." -- 8/9/75

President Jimmy Carter

"The Social Security program . . . represents our commitment as a society to the belief that workers should not live in dread that a disability, death, or old age could leave them or their families destitute." -- 12/20/77

President Ronald Reagan

"The changes in this legislation will allow Social Security to age as gracefully as all of us hope to do ourselves, without becoming an overwhelming burden on generations still to come. . . . And younger people can feel confident that Social Security will still be around when they need it to cushion their retirement." -- 4/20/82

Senator Bill Bradley (D-NJ)

"(The Social Security program is the) best expression of community that we have in this country today." -- 1983

Margaret M. Heckler (Secretary of HHS--Reagan Administration)

"When historians write a retrospective of the 20th century, Social Security--which is observing its 50th anniversary--will undoubtedly be identified as the most significant piece of domestic legislation enacted during that 100-year period. Born in adversity and tempered by crisis, Social Security--amended on numerous occasions over the years--has done more to lift and keep Americans out of poverty than any other governmental initiative." -- 1985

Martha A. McSteen (Acting Commissioner of Social Security 1983-1986)

"The 19th century philosopher Hegel once wrote that "What experience and history teach is this--that people and governments never have learned anything from history, or acted on principles deduced from it." He obviously wrote before the advent of Social Security. When I look back over the 50 years of Social Security in the United States and review how our Nation took the lessons of the past and adapted them to the future, creating the most successful social programs in our Nation's history, I know that, at least in this instance, there was an exception to Hegel's philosophy.. The people, the principles, the wisdom and foresight of many in government that created Social Security and brought it from its infancy in 1935 to the mature and successful set of programs that is Social Security in 1985 used the lessons of history and experience wisely, with compassion and with imagination. " -- 1985

John A. Svahn (Commissioner of Social Security 1981-1983--commenting on the 1983 Amendments)

"It was more than just a President's signature put down that day. It was a sure sign that Social Security will remain--as well it should--a program that will indeed keep its promises to generations to come." -- 1985

Stanford G. Ross (Commissioner of Social Security 1978-1979)

"As we look back, we can see that enactment of this law was perhaps the most fundamental domestic social action in the history of the United States. With enactment of Social Security, the Federal Government took primary responsibility for the income security needs of the Nation. " -- 1985

Alvin M. David (a 36-year SSA employee who played a major role in shaping Social Security policy)

"The program we have today did not have to be the great program that it is. It was no acorn that was programmed to become an oak. It might not have happened at all. It might have happened and later been replaced by something else. It might at any number of points have taken the wrong road and become a puny, skinny runt instead of what it is. The American people are lucky that it exists. It is to be more valued and more appreciated and less to be taken for granted than would be the case if it had been a sure thing. And when the times come that new roads are to be taken or not taken, it will need to be guided and directed in ways worthy of the care, devotion, intelligence, vision, and high ideals that made it the marvel that it is--the marvel that has made all the difference in peoples' lives." -- 1985

Ida C. Merriam (started work with Social Security in 1936 and directed its research efforts for many years)

"In the span of 50 years, Social Security has become one of the basic institutions of our society. It is no longer just another program; it is part of the supportive structure that makes a free and progressive society possible. . ." -- 1985

Robert J. Myers (Social Security's Chief Actuary for 23 years)

"In summary, the OASDI program is now not only alive and well, but also its prospects for the future are excellent. The Medicare program has some financing problems. . . but these can be solved . . . I have every reason to believe that both programs will be around 50 years hence in the same general form as they are today. They provide a suitable basic floor of economic protection and deserve to be maintained over the years." -- 1985

James Bruce Cardwell (Commissioner of Social Security 1973-1977)

"Every worker, every citizen must be made to understand that Social Security is financially sound; that it can and will do what is expected when the time comes, whether that time be tomorrow or another 50 years from now." -- 1985

Wilbur J. Cohen (first professional employee of Social Security)

"In 5 short months in 1934 the basic framework of the Social Security Act was formulated. And in another 7 months in 1935 it was enacted into law! A monumental change in the relationships between individuals, the States, and the Federal Government had been instituted. Today, 50 years later, we can

see the significance and magnitude of that historic legislation in protecting families, communities, and the Nation. -- 1985

". . . I think there is a moral justification for a safety net. There may also be a political one. . . an ideological one. . . and . . . a rational economic one. . . But I think that when reduced to its fundamentals, there is a consciousness of community . . . some kind of a sense of solidarity and community in the American system . . . there is a strong undercurrent in the Judeo-Christian philosophy of community, and family and social responsibility. That is what I think undergirds these programs. It may be inarticulate, it may be unspoken. It may be subject to controversy. We may have differences of how it ought to be financed or how far we ought to go. But fundamental to what we've been talking to today is a safety net that puts the human spirit ahead of everything else. And ladies and gentlemen I think that's what is great about the United States of America." -- *March 1985, Speech at University of New Mexico Conference on 50th anniversary of Social Security*

John J. Corson (Director of the Bureau of Old-Age Insurance during the founding years)

"How did we do it? We had a team of workers who believed deeply that we were doing something desperately important. We didn't know that we couldn't do it. . . We believed in ourselves, and above all in the essentiality of Social Security." -- 1985

President George Bush

"And there's one thing I hope we will all be able to agree on. It's about our commitments. I'm talking about Social Security. To every American out there on Social Security, to every American supporting that system today, and to everyone counting on it when they retire, we made a promise to you, and we are going to keep it." -- 1/31/90

President Bill Clinton

". . . we are reinventing our government to streamline our operations so that we can serve the American people better. . . It is proving that government can still work to improve people's lives. And now Social Security, we know, will work even better." -- 8/15/94

"I believe Social Security is an issue that should bind the American people not only across generational divides, but across party lines. It is an issue that offers a choice between moving forward and turning back. I think that is a very clear choice for the American people." -- 10/27/98

Columnist, E. J. Dionne

"Social insurance was a wise admission on the part of supporters of competitive economies that citizens would take the risk such economies require only if they were provided with a degree of security, especially against old age, unemployment, the sudden death of a spouse, and the vicissitudes of health. . . Social insurance is the basic insurance policy Americans have for social stability, a modicum of social justice, and a society in which risks are taken freely and energetically because there is some protection against catastrophe and social breakdown. Few business people I know would cut their expenses by

canceling their fire insurance. Social insurance is the cost of doing business for a society that seeks to remain dynamic and inventive as well as just and fair." -- 1998

Former Commissioner Bob Ball

"This is not a program in which the Government or the well-to-do help people. On the contrary; it is primarily a program in which people help themselves, using Government as the instrument."