

READINGS IN SOCIAL SECURITY

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PREFACE

SOCIAL SECURITY is a controversial and dynamic topic with many aspects: philosophical, theoretical, and humanitarian; financial, administrative, social, economic, and political; statistical, actuarial, medical, and legal. Frequent changes in Federal or state legislation and administrative practices have made it difficult, if not impossible, for the average person to keep up with current developments. In the thirteen years which have passed since the Social Security Act was enacted by the Congress, numerous articles, research studies, speeches, and voluminous legislative hearings have been published. Unfortunately, there is not available at the present time a comprehensive book on either the old age and survivors' insurance or our unemployment insurance programs, nor is there available a good, up-to-date general treatment of the entire field, summarizing and coordinating the whole area.

This book of selected readings is aimed, therefore, at meeting the pressing need that exists for many students, teachers, and legislators, hundreds of personnel officers, comptrollers, and other management and union officials, and the 100,000 persons engaged in the administration of social security for material on the basic background and philosophy of social security, the controversial issues, and current developments. The pioneering volumes of Rubinow, Epstein, Armstrong, Douglas, Burns, and Stewart are still valuable but are not up-to-date. The monumental National Resources Planning Board Report on *Security, Work and Relief Policies*, among other things, contains no detailed discussion of health insurance. Various labor economics textbooks such as those by Millis, Lester, Daughterty, Taft, and Peterson are necessarily brief on social security or do not discuss many of the recent controversial and complicated questions, some of which are not solely within the field of economics or labor. Likewise, textbooks used in sociology or social work do not cover such specialized matters as "experience rating" in unemployment insurance, actuarial estimates in social insurance, and similar matters.

This compilation of readings is not intended as a substitute for a definitive text on social security or specialized textbooks for different courses. It is intended, however, to fill the gap for that

large and growing number of persons who want to know the background, philosophy, and current developments of social security and wish to find sources for more detailed study of particular aspects of the topic. At the same time it can be used by the busy student, teacher, legislator, and management or labor executive to locate material quickly on particular programs or issues.

The selection of a very limited number of readings out of the hundreds of excellent sources was no easy task. The editors know they have not made the only possible selection; they are conscious of the fact that many outstanding publications had to be omitted for lack of space, but they have attempted to list many of these in the selected bibliography following each section.

The readings in this volume were not selected in terms of whether the editors agreed or disagreed with the point of view taken or the validity of the arguments or facts presented. We have attempted to select, as in a case book on law, the important "opinions" which bring out the major lines of reasoning—good, bad, and indifferent—from which the reader can develop his own point of view. Although this volume brings together material pointing up trends and developments in many important areas, its value, we hope, will be in the avenues of new ideas that may be opened up to the thoughtful reader for further consideration.

The editors of this volume have attempted to present a selected list of readings that would be balanced and suggestive. It was desirable for a university professor and a government official to collaborate in this venture so that the volume would be of value from both a theoretical and a practical point of view to persons studying or administering social security programs.

The lack of available textbooks or authoritative and critical analyses of the entire social security program is evident by the three reading lists of selected references which appeared early in 1947.* These lists contain references to articles and books appearing up through 1946. Although a book of selected readings in social security can only include a few of most recent articles, it can and does contain some selections published in 1947 and 1948 as well as references to material published then. One of the real values, therefore, of this book of selected readings, is the ready availability of the

* The three lists are: U. S. Social Security Administration, *Some Basic Readings in Social Security*. Washington: Government Printing Office, January, 1947, 94 pp. (Publication No. 28, Revised); Princeton University, *Social Security: Selected List of References on Unemployment, Old-Age and Survivors, and Health Insurance*. Princeton, New Jersey: Industrial Relations Section, Department of Economics and Social Institutions, March, 1947, 60 pp. (Bibliographical Series No. 78); Committee on Education and Social Security, American Council on Education, *Social Security Reading List 1947*. Washington, March, 1947, 40 pp.

older basic documents and at the same time the newer and controversial publications.

The three reading lists are invaluable for listing many excellent references which had to be omitted from this book solely for lack of space. The lists also contain many leads to specialized bibliographies, magazines, and organizational material which every student of social security should know.

The many issues and problems in social security and the newness of some of the programs account, in large part, for the fact that much of the important information and opinion is buried deep in Congressional hearings, government bulletins, and professional journals of economists, social workers, statisticians, lawyers, actuaries, and the medical profession. Most of this material is not readily available to the average person. Much of the interesting and important material which throws valuable light on current developments is available only in the mimeographed material published by various organizations, or by groups supporting or opposing legislative changes in the program in Congress or state legislatures. This volume of selected readings makes available some of these items which are difficult to obtain.

Keeping up to date on social security developments is a task of sizable proportions. For those who attempt this task the best single source of current information is the section on "Recent publications in the field of social security" which appears monthly in the *Social Security Bulletin* published by the Social Security Administration.

Professor J. Douglas Brown of Princeton University, one of the outstanding authorities in the United States in the field of social security, has stated that experience indicates that the survival of democratic capitalism will depend upon the genius of man in combining three ingredients—individual incentive, mutual responsibility, and an effective framework of protection against the corroding fear of insecurity. He urges the need for renewed study of and effective action on the question, How can we establish an effective framework against the fear of insecurity in order to sustain individual incentive and to assure mutual responsibility under democratic capitalism?

The editors hope that in some small way this volume will contribute to further study of and effective action on the basic question raised by Professor Brown.

WILLIAM HABER
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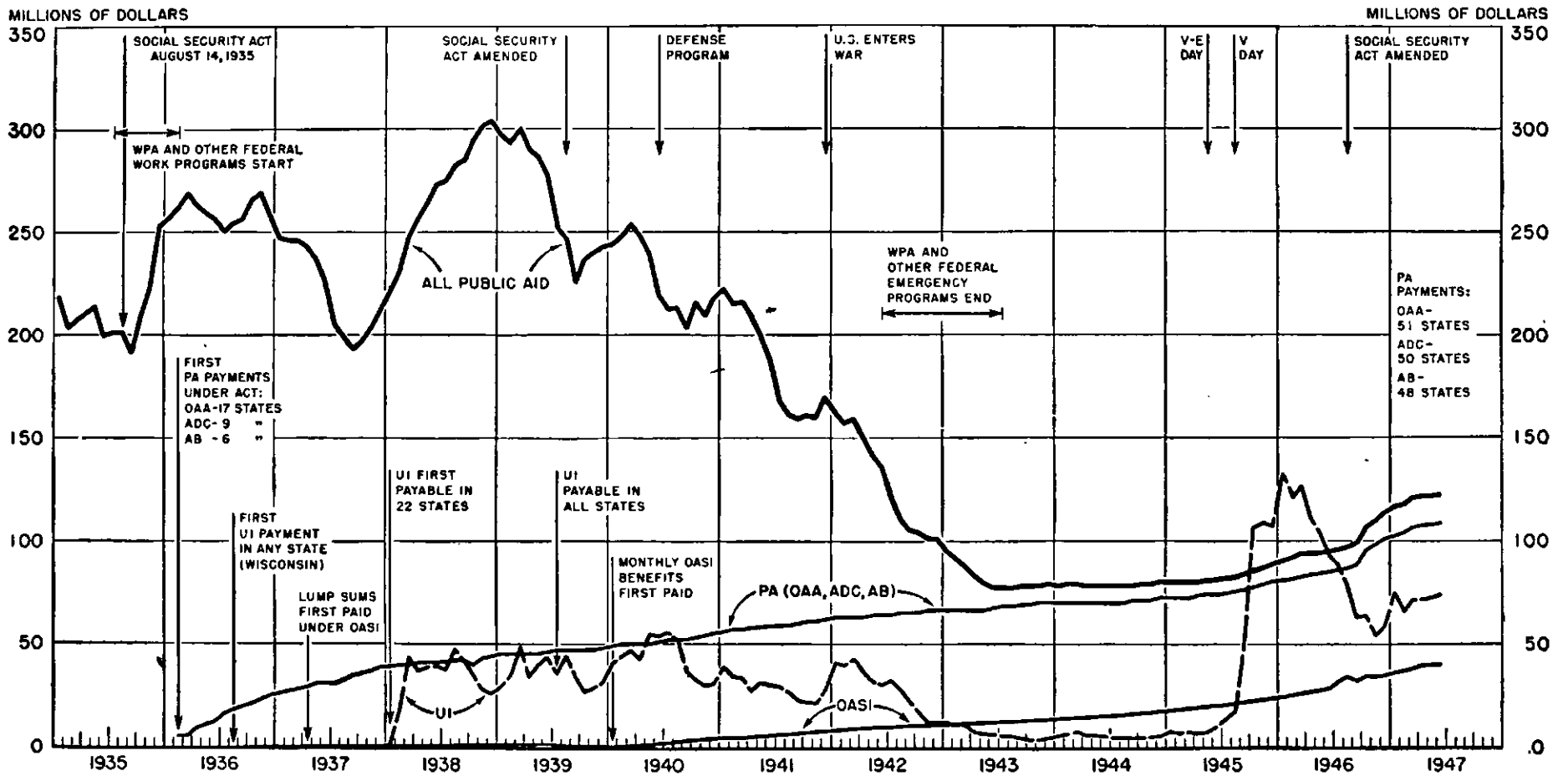


CHART 1. Monthly payments for all public aid (public assistance and Federal work programs) and for public assistance and social insurance under the Social Security Act, January, 1935-June, 1947.

INTRODUCTION

INTRODUCTION TO THE MAJOR ISSUES IN SOCIAL SECURITY

"The . . . organization of social insurance should be treated as one part only of a comprehensive policy of social progress. Social insurance fully developed may provide income security; it is an attack upon Want. But Want is one only of five giants on the road of reconstruction and in some ways the easiest to attack. The others are Disease, Ignorance, Squalor and Idleness."

Sir William (now Lord) Beveridge, SOCIAL INSURANCE AND ALLIED SERVICES. New York: The Macmillan Company, 1942, p. 6.

". . . I suggest that [Congress] study the desirability of repealing the Social Security Act before the Nation is entirely engulfed by the legislative program which is being promoted. If we do not save ourselves now, I believe we are headed straight for State Socialism and dictatorship via a comprehensive scheme of National Compulsory Social Security for the entire population. If the Congress fails to see the whole picture and fails to act, the Nation is in grave danger of succumbing to a dual-purpose Social Security program designed to tax, and tax, and tax—rule, regulate, and regiment."

Marjorie Shearon, Testimony Before Senate Committee on Education and Labor on S. 545 and S. 1320, January 30, 1948.

FEW PERSONS question the need for social security for themselves, or for their children and their neighbors, or even the nation as a whole. But there are major differences of opinion upon how such security can best be attained.

The timeless quest for social security has resulted in many different ways and means to achieve that goal. The modern development of social security began in the 1880's when Chancellor Bismarck in Germany inaugurated a social insurance program. Since that time every major industrial nation has established some type of social security program. Regardless of political or economic philosophy, whether democratic or totalitarian, governments throughout the world have instituted, retained, or expanded social security programs.

In the United States, the principle of social security has been supported by all political parties—Republican, Democratic, Socialist, and Communist. Employers' organizations, labor unions, and numerous civic and professional groups have endorsed the basic idea.

The explanation of this wide acceptance of the general principle lies in the character of our modern industrial society, interdependent, complex, international, based on money incomes and a high degree of occupational specialization.

Some form of social security, therefore, is an indispensable institution in our modern economic life. But how should necessary or desirable social security programs be organized within our complex economic system? Here is where reasonable people begin to differ.

A review of the social security programs in operation throughout the world indicates there is no "best" program in an absolute sense. Each country has tried to develop its social security institutions in terms of its own constitutional and political history, the psychological factors of importance to its people, the extent of private methods of security, the economic conditions of the country, and related institutional factors. There are as many different social security programs in existence as there are countries. Moreover, these programs are amended from time to time. Social security is thus a process rather than a single fixed idea or institution.

It is not surprising, therefore, that specific issues in formulating or revising social security programs should become intertwined with many other fundamental and complex problems. The wide range of issues and related problems can be illustrated by considering a few of them.

How does a specific social security program or proposal affect individual initiative, self-reliance, thrift, and incentive?

Does a particular program or proposal lead to bureaucracy, to restriction of individual freedom, to increasing government controls?

What is the desirable level of cash benefits to be paid under

different social security programs? Should different standards apply to different programs?

Should everyone receive the same benefit or should the benefits vary in relation to previous wages, the number of dependents, the length of time in the program, or should they be based upon need or other factors?

What is the relation of a governmental system of social security to voluntary social security institutions? Can they work together? How? Can voluntary health insurance plans handle the problem of prepayment of medical costs? What is the future of union health and welfare funds? What effect will they have on a comprehensive social security system?

How much would a comprehensive system of social security cost? Could we afford it? Can we afford not to have such a system?

How should social security be financed? Through payroll taxes, general revenue, or earmarked income taxes?

How would such a comprehensive system be administered? How would it be related to our Federal-state system? How can national standards and decentralized administration be assured?

What should be the administrative relationship between the employment service and unemployment insurance?

What are the economic and social implications of a social security program?

Is there need in the United States for a system of children's allowances? What effect would it have on wages, prices, and in improving family welfare?

These are only some of the major questions which must be kept in mind. Although they are difficult, they are not insoluble: they are being solved in numerous countries; they are being solved in the United States. Many of the fears concerning the original Social Security Act of 1935 proved groundless. Many of the administrative problems which were believed to be insuperable have been solved. Is there any reason to doubt that the American genius for innovation can be applied in the further evolution of our social security program?

The editors of this volume have not tried to present their

own ideas in selecting the readings. But we do believe that social security is an important social invention, that it is here to stay, and that it can and will evolve along with our other institutions so that it will always remain a truly American program.

Lewis Meriam has stated that "social security and relief are not in and of themselves directly productive." Although we do not believe that this statement gives a complete or accurate picture, we think it is a provocative one requiring consideration and refutation. Is it fair to say that individual methods of assuring security—life insurance, savings banks, purchase of homes—are not directly productive? Are employer pension plans, Blue Cross hospital insurance plans, accident and health insurance not directly productive? An employer buys insurance for his business plant or inventory because it gives him freedom from the uncertainty of a great loss which may bankrupt him. Bankruptcy would mean loss of capital, unemployment for his employees, and the waste of his skills and the skills of his employees. A sound and effective system of unemployment insurance and employment services can reduce the lost time between jobs, preserve skills, and give employees, employers, and society the advantage of having individuals employed at jobs at their maximum skills. Life or survivors' insurance enables fatherless children to continue their education, thus assuring that the children will be able to make their greatest productive contribution to society. Aid to dependent children helps to keep families together so that children may grow up with the sense of security and well-being that makes for productive citizens. Old age insurance enables employers to regularize the costs of retirement of superannuated employees. Health insurance encourages persons to seek a doctor early because of the absence of a financial barrier in time of sickness. In general any insurance or benefit plan which enables persons to avoid large losses frees such persons from the worry or uncertainty that detracts from their maximum productivity. Assistance or relief programs which prevent or minimize breakup of the family and complete deterioration of the skills and hopes of individuals

contribute to the national welfare and the national security. In the last analysis national production depends upon human beings; consequently, the conservation of human resources is the best investment for national production, national welfare, and national security.

Are security and freedom incompatible? Perhaps theoretically when each concept is carried to an extreme and illogical conclusion. But when they are tempered by reason and practical considerations, we think they are not incompatible. We believe that security and freedom are part of the same problem. Freedom without security is the freedom to starve, the freedom to be homeless, dependent, or sick. Security without freedom is the security of the prison and the concentration camp.

A properly designed social security program can assure both freedom and security, but to achieve this desired objective there is much hard work to be done. Social security programs are not simple to frame or simple to administer if account is taken of all the diverse and complicated issues noted above. There are eligibility provisions, coverage determinations, contribution rates, methods of collecting contributions and paying benefits, fair hearings in cases of disputed claims, and a host of similar problems to be handled.

Social security programs are not simple in their legal formulation or administrative operation. Anyone who reads for the first time the Federal old age and survivors' insurance law or the Federal or a state law relating to unemployment insurance is amazed and depressed at the complexity of the legislation. Neither is it easy to grasp immediately why some programs are exclusively Federal, why others are on a Federal-state cooperative basis, and why still others are exclusively state. Nor is it immediately apparent why one program is financed exclusively by employer payroll taxes, another exclusively by employee payroll taxes, and still others jointly.

Is a simple social security system the answer to the complexities of our present and any proposed program? Each person must answer this question for himself. But it should be kept in mind that a complex society may require a complex social

security system. Not necessarily, of course, but there is presumption that the complexities of a social security program are derived from the complexities of our social and economic system.

There is much to be said for and against a simple social security system. The Townsend Plan is predicated on a simple idea. A concept or a plan that is simple, however, does not necessarily assure the validity of the concept or plan. The new British social security plan is relatively simple compared to the social security systems of many other countries. But can we transplant the British model to United States' soil without numerous modifications?

Perhaps we can simplify our social security program in the United States. This is a desirable objective. It is difficult, however, to see just how this simplification process can occur in any important respects at the present time when there are still important risks still not covered by social security programs. If such programs in the health and disability field are ultimately enacted, it is very likely that they will be more complex than even our present programs. The number and complexity of our private and public health institutions would seem to indicate that they will be related to any governmental medical care insurance program, thus creating a system that will be built upon present arrangements.

We are not predicting the character of our future social security system. But it is safe to say that the future system will be vastly different from that which we have today. Yet the future will be inextricably tied in with the past. This is the history of all social legislation and institutions and is especially true of the development of social security institutions.

New times do bring important breaks with the past. In Great Britain, as a result of the Beveridge plan, the system of flat rate contributions collected by stamp books and flat benefits was retained in the new social security plan. But the "friendly societies" were eliminated after 35 years of use in the social security program; a comprehensive national medical

service was established instead of a very limited health insurance system; and family allowances were established.

The order and timing of establishing various social security programs in different countries also indicates that different institutional factors affect the pattern of social security development. Germany, for instance, the first country to establish a social insurance program, enacted health insurance in 1883; old age and permanent disability insurance in 1889; survivors' insurance in 1911; and unemployment insurance in 1927. Great Britain enacted health, unemployment, and temporary and permanent disability insurance in 1911; old age and survivors' insurance in 1925; family allowances in 1945; and a national medical care service in 1946. Canada enacted a national unemployment insurance program in 1940 and family allowances in 1944. It has no old age, survivors', disability, or health insurance system. Mexico enacted a comprehensive social insurance program in 1942 covering old age, survivors', temporary and permanent disability, health insurance, and workmen's compensation. It does not have unemployment insurance or family allowances. New Zealand consolidated and extended its social security plan in 1938, covering all programs.

Do these chronologies indicate what will happen in the United States? We think that disability and health insurance will be added to our present program. We cannot say when or how. But it would appear that any health insurance program would evolve from our present voluntary plans and thus present a different plan than those in operation in other countries. Because of American wage levels, it does not now appear that we shall adopt a national system of family allowances in the immediate future.

There are some persons who believe that ultimately our Federal-state unemployment insurance program will be abolished in favor of a single national system, and that "experience rating" (the system of varying employers' contributions) will eventually be eliminated from unemployment insurance; others believe that our Federal old age and survivors' insurance benefit will be paid in a flat amount instead of varying with wages

and the years of contributions; others that instead of payroll taxes the costs of social insurance will be financed out of general revenues. Some believe in reducing or eliminating Federal grants to States for public assistance. There are strong advocates and opponents for health insurance, public medical services, and family allowances.

The ultimate decision on these and similar questions * will depend upon not only economic and financial considerations but also the psychological reaction of people responding to changing economic developments and to changing political developments, domestic and international. It is this combination of elements which makes social security an interesting, vital, and changing subject.

* For a list of approximately one hundred issues in social security see Senator Eugene D. Millikin's statement, "Comprehensive Social Security Revision," *Congressional Record* (Daily edition), August 17, 1948, pp. A 5526-29.

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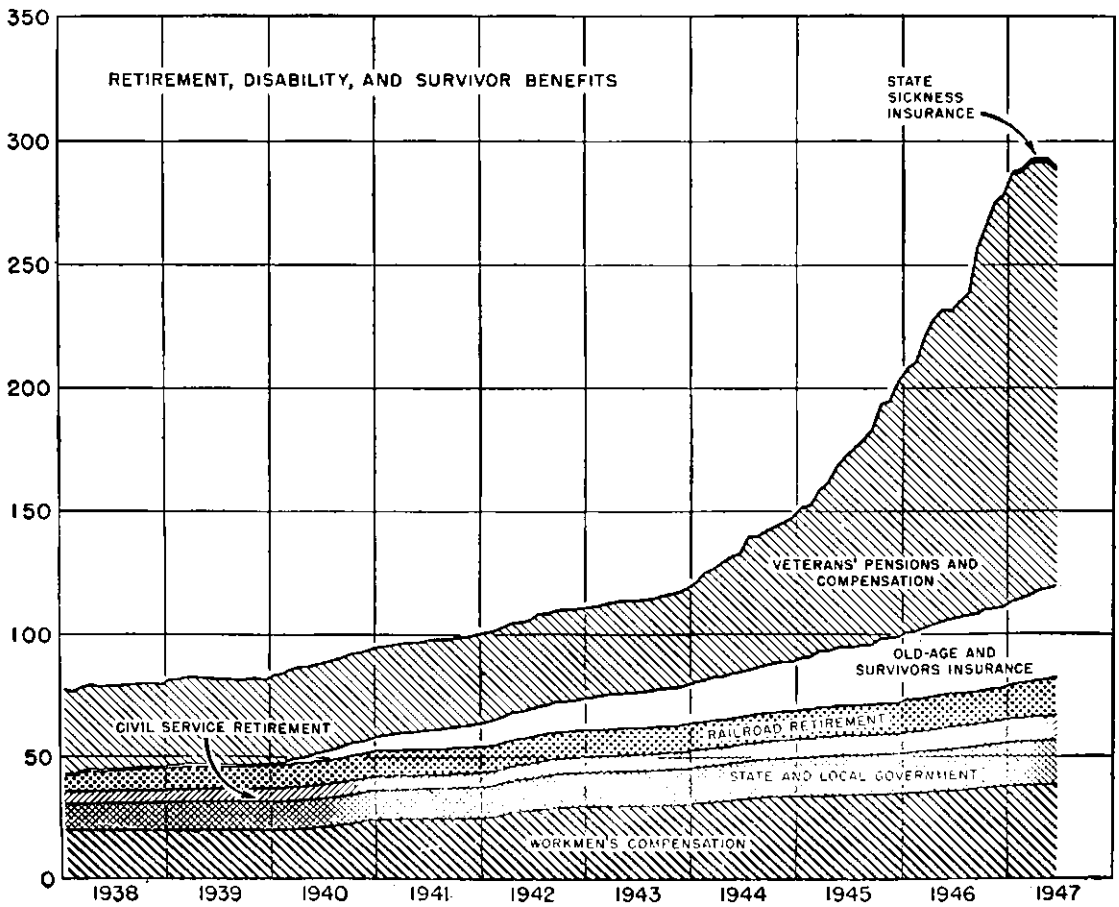
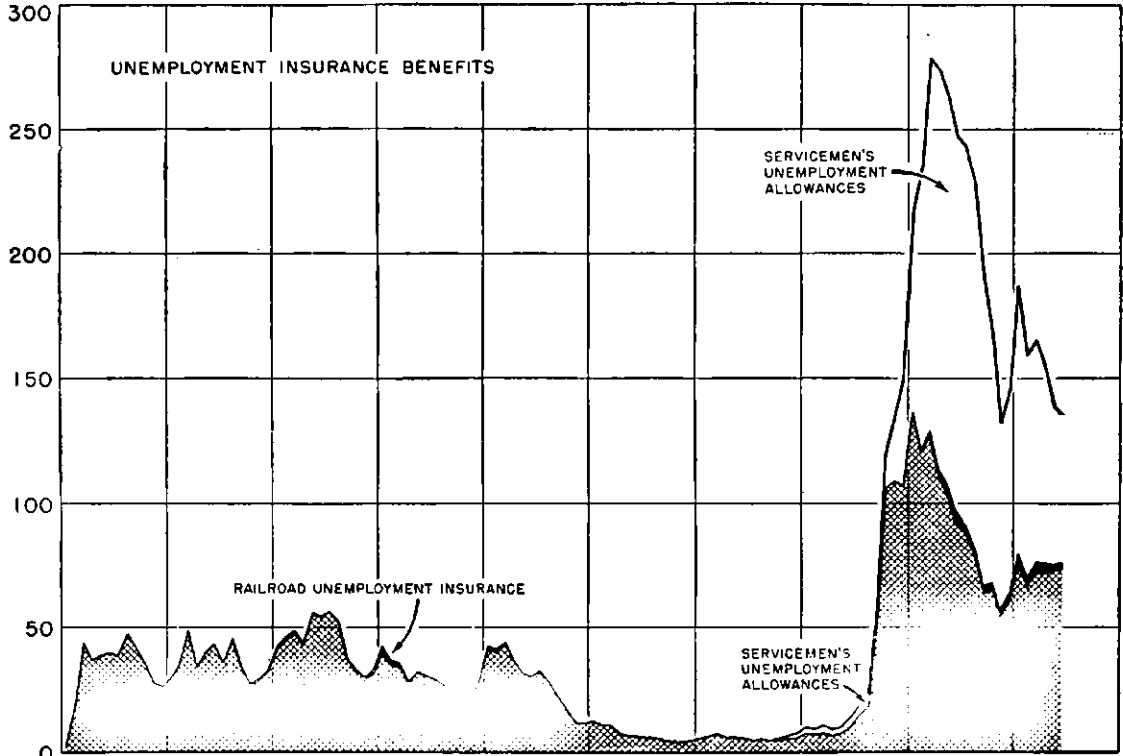


CHART 2. Monthly payments under selected social insurance and related programs, January, 1938-June, 1947.