Franklin D. Roosevelt — “The Great Communicator”
The Master Speech Files, 1898, 1910-1945

Series 2: “You have nothing to fear but fear itself:” FDR
and the New Deal

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1938 August 15

Radio Address on 3rd Anniversary
of Social Security Act
This is a good vantage point from which to take a long look backward to its beginnings, to cast an appraising eye over what it has accomplished so far, and to survey its possibilities of future growth.

Five years ago the term "social security" was new to American ears. Today it has significance for more than forty million men and women workers whose applications for old-age insurance accounts have been received; this system is designed to assure them an income for life after old age retires them from their jobs.

It has significance for more than twenty-seven and a half million men and women wage earners who have earned credits under State unemployment insurance laws which provide half wages to help bridge the gap between jobs.

It has significance for the needy men, women and children receiving assistance and for their families -- at least two million three hundred thousand all told; with this cash assistance one
million seven hundred thousand old folks are spending their last years in surroundings they know and with people they love; more than six hundred thousand dependent children are being taken care of by their own families; and about forty thousand blind people are assured of peace and security among familiar voices.

It has significance for the families and communities to whom expanded public health and child welfare services have brought added protection. And it has significance for all of us who, as citizens, have at heart the security and the well-being of this great democracy.

These accomplishments of three years are impressive, yet we should not be unduly proud of them. Our Government in fulfilling an obvious obligation to the citizens of the country has been doing so only because the citizens require action from their Representatives. If the people, during these years, had chosen a reactionary Administration or a "do nothing" Congress, Social Security would still be in the conversational stage -- a beautiful dream which might come true in the dim distant future.

But the underlying desire for personal and family
security was nothing new. In the early days of colonization and through the long years following, the worker, the farmer, the merchant, the man of property, the preacher and the idealist came here to build, each for himself, a stronghold for the things he loved. The stronghold was his home; the things he loved and wished to protect were his family, his material and spiritual possessions.

His security, then as now, was bound to that of his friends and his neighbors.

But as the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. Among an increasing host of fellow citizens, among the often intangible forces of giant industry, man has discovered that his individual strength and wits were no longer enough. This was true not only of the worker at shop bench or ledger; it was true also of the merchant or manufacturer who employed him. Where heretofore men had turned to neighbors for help and advice, they now turned to Government.

Now this is interesting to consider. The first to turn
to Government, the first to receive protection from Government, were not the poor and the lowly -- those who had no resources other than their daily earnings -- but the rich and the strong.

Beginning in the nineteenth century, the United States passed protective laws designed, in the main, to give security to property owners, to industrialists, to merchants and to bankers. True, the little man often profited by this type of legislation; but that was a by-product rather than a motive.

Taking a generous view of the situation, I think it was not that Government deliberately ignored the working man but that the working man was not sufficiently articulate to make his needs and his problems known. The powerful in industry and commerce had powerful voices, both individually and as a group. And whenever they saw their possessions threatened, they raised their voices in appeals for government protection.

It was not until workers became more articulate through organization that protective labor legislation was passed. While such laws raised the standards of life, they still gave no
assurance of economic security. Strength or skill of arm or
brain did not guarantee a man a job; it did not guarantee him
a roof; it did not guarantee him the ability to provide for
those dependent upon him or to take care of himself when he was
too old to work.

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.

The millions of today want, and have a right to, the
same security their forefathers sought -- the assurance that
with health and the willingness to work they will find a place
for themselves in the social and economic system of the time.

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. We must face the fact that in this country we have a rich man's security and a poor man's security and that the Government owes equal obligations to both. National security is not a half and half matter; it is all or none.

The Social Security Act offers to all our citizens a workable and working method of meeting urgent present needs and of forestalling future needs. 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 insurance will spell anything approaching abundance. But they will furnish that minimum necessary to keep a foothold; and that is the kind of protection Americans want.

What we are doing is good. But it is not good enough.
To be truly national, a social security program must include all those who need its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set aright; and it will be.

Some time ago I directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system to provide benefits for wives, widows and orphans. More recently, a National Health Conference was held at my suggestion to consider ways and means of extending to the people of this country more adequate health and medical services and also to afford the people of this country some protection against the economic losses arising out of ill health.

I am hopeful that on the basis of studies and investigations now under way, the Congress will improve and extend the law. I am also confident that each year will bring further development in Federal and State social security legislation - and - that is as it should be. 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 unreclaimed. This is the great, the nation-wide frontier of insecurity, of human want and fear. This is the frontier -- the America -- we have set ourselves to reclaim.

This Third Anniversary would not be complete if I did not express the gratitude of the Nation to those splendid citizens who so greatly helped me in making social security legislation possible and to those patriotic men and women, both employers and employees, who in their daily activities are today making social security work.

First of all, to the first woman who has ever sat in the Cabinet of the United States - Miss Frances Perkins -- then and now the Secretary of Labor. Then to the unselfish Commission
of men and women who, in 1934, devoted themselves to the almost superhuman task of studying all manner of American problems, of examining legislation already attempted in other nations, and of coordinating the whole into practical recommendations for legislative action.

Finally, I thank publicly, as I have so often thanked them privately, four men — long careers in the public service — have been marked by continuing and successful efforts to help their fellow men — Congressmen David J. Lewis of Maryland, Robert Doughen of North Carolina, who fathered the bill through the House of Representatives; Senators Robert F. Wagner of New York and Charles H. L. Goodson of Mississippi, who carried the bill successfully through the Senate. They deserve and have the gratitude of us all for this service to mankind!!!
ADDRESS OF THE PRESIDENT
BROADCAST FROM THE WHITE HOUSE
AT THE THIRD ANNIVERSARY OF THE
SOCIAL SECURITY ACT
August 16, 1938

YOU, MY FRIENDS, IN EVERY WALK OF LIFE AND IN EVERY PART OF THE NATION, WHO ARE ACTIVE BELIEVERS IN SOCIAL SECURITY:

The Social Security Act is three years old today. This is a good vantage point from which to take a long look backward to its beginnings, to cast an appraising eye over what it has accomplished so far, and to survey its possibilities of future growth.

Five years ago the term "social security" was new to American ears. Today it has significance for more than forty million men and women workers whose applications for old-age insurance accounts have been received; this system is designed to assure them an income for life after old age retires them from their jobs.

It has significance for more than twenty-seven and a half million men and women wage earners who have earned credits under State unemployment insurance laws which provide half wages to help bridge the gap between jobs.

It has significance for the needy men, women and children receiving assistance and for their families -- at least two million three hundred thousand all told; with this cash assistance one million seven hundred thousand old folks are spending their last years in surroundings they know and with people they love; more than six hundred thousand dependent children are being taken care of by their own families; and about forty thousand blind people are assured of peace and security among familiar voices.

It has significance for the families and communities to whom expanded public health and child welfare services have brought added protection. And it has significance for all of us who, as citizens, have at heart the security and the well-being of this great democracy.

These accomplishments of three years are impressive, yet we should not be unduly proud of them. Our Government in fulfilling an obvious obligation to the citizens of the country has been doing so only because the citizens require action from their Representatives. If the people, during these years, had chosen a reactionary Administration or a "do nothing" Congress, Social Security would still be in the conversational stage -- a beautiful dream which might come true in the dim distant future.

But the underlying desire for personal and family security was nothing new. In the early days of colonization and through the long years following, the worker, the farmer, the merchant, the man of property, the preacher and the idealist came here to build, each for himself, a stronghold for the things he loved. The stronghold was his home; the things he loved and wished to protect were his family, his material and spiritual possessions.
This is a transcript made by the White House stenographer from his shorthand notes taken at the time the speech was made. Underlining indicates words extemporaneously added to the previously prepared reading copy text. Words in parentheses are words that were omitted when the speech was delivered, though they appear in the previously prepared reading copy text.
His security, then as now, was bound to that of his friends and his neighbors.

But as the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. Among an increasing host of fellow citizens, among the often intangible forces of giant industry, man has discovered that his individual strength and wit were no longer enough. This was true not only of the worker at shop bench or loom; it was true also of the merchant or manufacturer who employed him. Where heretofore man had turned to neighbors for help and advice, they now turned to Government.

Now this is interesting to consider. The first to turn to Government, the first to receive protection from Government, were not the poor and the lowly — those who had no resources other than their daily earnings — but the rich and the strong. Beginning in the nineteenth century, the United States passed protective laws designed, in the main, to give security to property owners, to industrialists, to merchants and to bankers. True, the little man often profited by this type of legislation; but that was a by-product rather than a motive.

Taking a generous view of the situation, I think it was not that Government deliberately ignored the working man but that the working man was not sufficiently articulate to make his needs and his problems known. The powerful in industry and commerce had powerful voices, both individually and as a group. And whenever they saw their possessions threatened, they raised their voices in appeals for governmental protection.

It was not until workers became more articulate through organization that protective labor legislation was passed. While such laws raised the standards of life, they still gave no assurance of economic security. Strength or skill of arm or brain did not guarantee a man a job; it did not guarantee him a roof; it did not guarantee him the ability to provide for those dependent upon him or to take care of himself when he was too old to work.

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.

The millions of today want, and have a right to, the same security their forefathers sought — the assurance that with health and the willingness to work they will find a place for themselves in the social and economic system of the time.

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. We must face the fact that in this country we have a rich man’s security and a poor man’s security and that the Government owes equal obligations to both. National security is not a half and half matter; it is all or none.

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What we are doing is good. But it is not good enough. To be truly national, a social security program must include all those who need its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set right; and it will be.

Some time ago I directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system to provide benefits for wives, widows and orphans. More recently, a National Health Conference was held at my suggestion to consider ways and means of extending to the people of this country more adequate health and medical services and also to afford the people of this country some protection against the economic losses arising out of ill health.

I am hopeful that on the basis of studies and investigations now under way, the Congress will improve and extend the law. I am also confident that each year will bring further development in Federal and State social security legislation -- that is as it should be. 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 unreclaimed. This is the great, the nation-wide frontier of insecurity, of human want and fear. This is the frontier -- the America -- we have set ourselves to recultivate.

This Thirty Anniversary would not be complete if I did not express the gratitude of the Nation to those splendid citizens who so greatly helped us in making social security legislation possible and to those patriotic men and women, both employers and employees, who in their daily activities are today making social security work.

First of all, to the first woman who has ever sat in the Cabinet of the United States -- Miss Frances Perkins -- then and now the Secretary of Labor. Then to the unselfish Commission of men and women who, in 1934, devoted themselves to the almost superhuman task of studying all manner of American problems, of examining legislation already attempted in other nations, and of coordinating the whole into practical recommendations for legislative action.

Finally, I thank publicly, as I have so often thanked them privately, four men who have had long and distinguished careers in the public service -- Congressman David J. Lewis of Maryland, who is known as one of the American pioneers in the cause of Social Security; Senator Robert F. Wagner of New York, who also was long its advocate; Senator Harrison of Mississippi and Congressman Rowelton of North Carolina, who carried the bill successfully through the Senate and the House of Representatives. They deserve and have the gratitude of all of us for this service to mankind!
Kill last paragraph in the President's Social Security address this evening and substitute following:

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STEPHEN EARLY
Secretary to the President.

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Cleared at 9:25pm to:
The Associated Press.
The United Press.
The International News.

At 9:28PM to:
The Washington Post.
The Washington Herald.

At 9:33 to:
The New York Journal of Commerce. (No answer)
The New York Herald Tribune.
The Chicago Tribune.
The Baltimore Sun.
The Cleveland Plain-Dealer.

(McMullin)
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These accomplishments of three years are impressive, yet we should not be unduly proud of them. Our Government in fulfilling an obvious obligation to the citizens of the country has been doing so only because the citizens require action from their Representatives. If the people, during these years, had chosen a reactionary Administration or a "do nothing" Congress, Social Security would still be in the conversational stage — a beautiful dream which might come true in the dim distant future.

But the underlying desire for personal and family security was nothing new. In the early days of colonization and through the long years following, the worker, the farmer, the merchant, the men of property, the preacher and the idealist came here to build, each for himself, a stronghold for the things he loved. The stronghold was his home; the things he loved and wished to protect were his family, his material and spiritual possessions.
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Now this is interesting to consider. The first to turn to Government, the first to receive protection from Government, were not the poor and the lowly -- those who had no resources other than their daily earnings -- but the rich and the strong. Beginning in the nineteenth century, the United States passed protective laws designed, in the main, to give security to property owners, to industrialists, to merchants and to bankers. True, the little man often profited by this type of legislation; but that was a by-product rather than a motive.

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What we are doing is good. But it is not good enough. To be truly national, a social security program must include all those who need its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set right; and it will be.

Some time ago I directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system to provide benefits for wives, widows and orphans. More recently, a National Health Conference was held at my suggestion to consider ways and means of extending to the people of this country more adequate health and medical services and also to afford the people of this country some protection against the economic losses arising out of ill health.

I am hopeful that on the basis of studies and investigations now under way, the Congress will improve and extend the law. I am also confident that each year will bring further development in Federal and State social security legislation -- and that is as it should be. 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.

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But the underlying desire for personal and family security
was nothing new. It was the hope and the promise of security
which peopled this land. In the early days of colonization and
through the long years following, the worker, the farmer, the
merchant, the man of property, the preacher and the idealist came
here to build, each for himself, a stronghold for the things he
loved. The stronghold was his home; the things he loved and
wished to protect were his (wife, his children, his parents,) his material and spiritual possessions.

Even in those early days no man was wholly sufficient unto himself. His security, then as now, was bound to that of his friends and his neighbors. (As long as communities were small, these ties were more direct than they are today. Even then the problems did lie within the scope of individual solution.)

But as the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. (Man discovered that his individual strength and wits were no longer enough.) Among an increasing host of fellow citizens, (most of whom were now strangers) among the remote and often intangible forces of giant industry, the individual strength and wits were no longer enough. (was dwarfed.) This was true not only of the worker at shop bench or ledger; it was true also of the merchant or manufacturer who employed him. Where heretofore men had turned to neighbors for help and advice, they now turned to Government.

Now this is interesting to consider. The first to turn to Government, the first to receive protection from Government, were not the poor and the lowly -- those who had no resources other than their daily earnings -- but the rich and the strong. Beginning in the nineteenth century, the United States passed
one law after another for protection -- for security, if you will. But these earlier protective laws were designed, in the main, to give security to property owners, to industrialists, to merchants and to bankers. In a world of increasing competition, they asked Government to protect their possessions and their privileges. And Government did -- in property laws, in anti-trust laws, in banking laws and in tariffs. True, the little man often profited by this type of legislation; but that was a by-product rather than a motive.

Taking a generous view of the situation, I think it was not that Government deliberately ignored the working man but that the working man was not sufficiently articulate to make his needs and his problems known. The powerful in industry and commerce had powerful voices, both individually and as a group. And whenever they saw their possessions threatened, they raised their voices in appeals for government protection. (Meantime, the average man, in shop or office, looked for his protection to those who controlled the wheels of industry and thus made it possible for him to earn a living.)

It was not until workers became more articulate through organization that protective labor legislation was passed -- factory laws, education laws, child labor laws, health laws.
While (these in many ways) raised the standards of life, they still
gave no assurance of economic security. Strength or skill of
arm or brain did not guarantee a man a job for all his working
years; it did not guarantee him a roof in sickness or in health;
it did not guarantee him the ability to provide for those dependent
upon him or to take care of himself when he was too old to work.

Long before the economic blight of the depression descended
upon the nation, millions of our people were living in waste-lands
of want and fear. Men and women too old and infirm to work either
ate the bitter bread of dependence on those who had but little to
share, or spent their remaining years within the walls of a poor-
house. Fatherless children early learned the meaning of being a
burden to relatives or to the community. Men and women, still
strong, still young, still able, but discarded as gainful workers,
were drained of self-confidence and self-respect. The
depression, it is true, so multiplied the numbers that none but
the wilfully blind could overlook the constant threats to security
besetting the average man. But for many years before, the
multitude of the insecure had been here in our midst.

The millions of today want, and have a right to, the same
security their forefathers sought -- the assurance that with
health and the willingness to work they will find a place for
themselves in the social and economic system of the time.
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. We must face the fact that in this country we have a rich man's security and a poor man's security and that the Government owes equal obligations to both. We must face the fact also, that the two are mutually interdependent. National security is not a half and half matter; it is all or none.

What does the Social Security Act offer to those of our people who are covered by its provisions? Primarily, it offers to the young, the old, the blind, and the jobless the basic human essentials men have always fought for. Contrast this with the picture of what would happen -- of what has happened -- for want of these protections. The fatherless child was sent to an orphan asylum; the needy aged and the blind were sent to the poorhouses; the unemployed to breadlines.

And what does the Social Security Act offer to all our citizens? It offers a workable and working method of meeting urgent present needs and of forestalling future needs. 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 -- not was it ever intended to. None of the sums of money paid out to individuals in assistance or insurance will spell anything approaching abundance. But they will furnish that minimum necessary to keep a foothold; and that is the kind of protection Americans want.

What we are doing is good. But it is not good enough. To be truly national, a social security program must include all those who need and want its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set right; and it will be. Moreover, there are economic hazards for which the present Social Security Act does not provide protection.

Some time ago I directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system to provide benefits for wives, widows and orphans. More recently, a National Health Conference was held at my suggestion to consider ways and means of extending to the people of this country more adequate health and medical services and also to afford the people of this country some protection against the economic losses arising out of ill health.
--and to those patriotic men and women, both employers and employees, who in their daily activities are really making social security work.
I am hopeful that on the basis of studies and investigations now under way, the Congress will improve and extend the law. I am also confident that each year will bring further development in our social security legislation. This is as it should be.

We have come a long way. But we still have a long way to go before we can be even reasonably satisfied. There is still today a frontier that remains unconquered -- an America unreclaimed. This is the great, the nation-wide frontier of insecurity, of human want and fear. This is the frontier -- the America -- we have set ourselves to reclaim.

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It has significance for the needy men, women and children receiving assistance and for their families -- at least two million three hundred thousand all told; with this cash assistance one million seven hundred thousand old folk are spending their last years in surroundings they know and with people they love;
more than six hundred thousand dependent children are being taken
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These accomplishments of these recent years are impressive,
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has been doing so only because the citizens require action from
their Representatives. If the people, during these years, had
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Social Security would still be in the conversational stage --
a beautiful dream which might come true in the dim distant future.

But the underlying desire for personal and family security
was nothing new. It was the hope and the promise of security
which peoples this land. In the early days of colonization and
through the long years following, the worker, the farmer, the
merchant, the man of property, the preacher and the idealist came
here to build, each for himself, a stronghold for the things he
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Even in those early days no man was wholly sufficient unto himself. His security, then as now, was bound to that of his friends and his neighbors.

But as the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. Among an increasing host of fellow citizens, among the rents-and often intangible forces of giant industry, man has discovered that his individual strength and wits were no longer enough. This was true not only of the worker at shop bench or ledger; it was true also of the merchant or manufacturer who employed him. Where heretofore men had turned to neighbors for help and advice, they now turned to Government.

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National security is not a half and half matter; it is all or none.

The Social Security Act offers to all our citizens a workable and working method of meeting urgent present needs and of forestalling future needs. 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 -- not was it ever intended so to do. None of the sums of money paid out to individuals in assistance or insurance will spell anything approaching abundance. But they will furnish that minimum necessary to keep a foothold; and that is the kind of protection Americans want.

What we are doing is good. But it is not good enough. To be truly national, a social security program must include all those who need its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This
must be set right; and it will be. Moreover, there are hazards for which the present Social Security Act does not provide protection.

Some time ago I directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system to provide benefits for wives, widows and orphans. More recently, a National Health Conference was held at my suggestion to consider ways and means of extending to the people of this country more adequate health and medical services and also to afford the people of this country some protection against the economic losses arising out of ill health.

I am hopeful that on the basis of studies and investigations now under way, the Congress will improve and extend the law. I am also confident that each year will bring further development in Federal and State social security legislation — and — that is as it should be. One word of warning, however. In our efforts to provide security for all the American people, let us not allow ourselves to be misled by those who advocate short cuts to Utopia or fantastic financial schemes.
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RADIO SPEECH OF THE PRESIDENT
AUGUST 16, 1938.

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Even in these early days no man was wholly sufficient unto himself. His security, then as now, was bound to that of his friends and his neighbors. As long as communities were small, these ties were more direct than they are today. Even then the problems did lie within the scope of individual solution.

As the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. Man discovered that his individual strength and wits were no longer enough. Among an increasing host of fellow citizens, most of whom were now strangers, among the remote and often intangible forces of giant industry, the individual was lost. This was true not only of the worker at shop bench or ledger; it was true also of the merchant or manufacturer who employed him. Where heretofore men had turned to neighbors for help and advice, they now turned to Government.

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Aug 15, 1938

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Three years ago the term “social security” was new to American ears. Today it has significance for more than 30,000,000 men and women wage earners who are covered by a Federal old-age insurance system designed to assure them an income for life after old age retires them from their jobs. It has significance for some 25,000,000 men and women employees in jobs covered by State unemployment insurance laws which provide half wages during unemployment. It has significance for nearly 1,700,000 needy old men and women who are receiving cash assistance which enables them to spend their last years in surroundings they know and with people they love. It has significance for 600,000 dependent children to whom allowances are being given so that they can grow up under the care of their mothers or near relatives. It has significance for 37,000 blind persons who with the financial help given to them by Government can know the peace of living in security among familiar voices. It has significance for the families and communities to whom expanded public health and child welfare services have brought added protection. And it has significance for all of us who, as citizens, have at heart the security and the well-being of this great democracy.

These accomplishments of the past three years are impressive, yet we should not be unduly proud of them. Our government is merely fulfilling its obligations to the Nation’s citizens, merely giving them some reassurance that their traditional rights as Americans are preserved.
But this is nothing new. It was the hope and the promise of security which peopled this land. In the early days of colonization and through the long years following, the worker, the farmer, the merchant, the man of property, the preacher and the idealist came here to build, each for himself, a stronghold for the things he loved. The stronghold was his home; the things he loved and wished to protect were his wife, his children, his parents, his material and spiritual possessions. He started from scratch and by the strength of his muscles and the wit of his brain created for himself a good life.

Even in these early days no man was wholly sufficient unto himself. His security, then as now, was bound to that of his friends and his neighbors. But as long as communities were small, these ties were more direct than they are today. This traditional American life was not always easy, but its problems did lie within the scope of individual solution. And although some men had more of this world's goods than others, all men had this in common—they possessed the self-confidence that comes from knowing that, as long as they had something to offer in strength or skill, they and theirs were secure. To that extent, the future held no fears.

This ideal—this American belief that every man has a right to make his own terms with life—has persisted; it is as strong today as it ever was. But as the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. Men discovered that his individual strength and wits were no longer enough. Among an increasing host of fellow citizens, most of whom were now strangers, among the remote and often intangible forces of giant industry, the individual was dwarfed. This was true not only of the worker at shop bench or ledger; it was true also of the merchant or manufacturer who employed him. Where heretofore
men had turned to neighbors for help and advice, they now turned to Government.

Now this is interesting to consider. The first to turn to Government, the first to receive protection from Government, were not the poor and the lowly—those who had no resources other than their daily earnings—but the rich and the strong. Beginning in the 19th century, the United States passed one law after another for protection—for security, if you will. But these earlier protective laws were designed, in the main, to give security to property owners, to industrialists, to merchants and to bankers. In a world of increasing competition, they asked Government to protect their possessions and their privileges. And Government did—in property laws, in anti-trust laws, in banking laws and in tariffs. True, the little man often profited by this type of legislation; but that was a by-product rather than a motive.

Taking a generous view of the situation, I think it was not that Government deliberately ignored the working man but that the working man was not sufficiently articulate to make his needs and his problems known. The powerful in industry and commerce had powerful voices, both individually and as a group. And whenever they saw their possessions threatened, they raised their voices in appeals for government protection. Meantime, the average man, in shop or office, looked for his protection to those who controlled the wheels of industry and thus made it possible for him to earn a living.

It was not until workers became more articulate through organization that protective labor legislation was passed—factory laws, education laws, child labor laws, health laws. While these in many ways raised the standards of life, they still gave no assurance of economic security. Strength or skill of arm or brain did not guarantee a man a job for all his working years; it did not guarantee him a home in sickness or in health; it did not guarantee him the
ability to provide for those dependent upon him or to take care of himself when he was too old to work.

Long before the economic blight of the depression descended upon the nation, millions of our people were living in waste-lands of want and fear. Men and women too old and infirm to work either ate the bitter bread of dependence 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, still able, but discarded as gainful workers, were drained of self-confidence and self-respect. The depression, it is true, so multiplied the numbers of those thus frustrated that none but the wilfully blind could overlook the constant threats to security besetting the average man. But for many years before, the multitude of the insecure had been here in our midst.

In a manner of speaking, the depression completed a cycle and brought us back to beginnings—to the point where the average American must start at scratch and make his own way. But in the meantime the number of these average Americans had been redoubled manyfold. Where this country had but five million people a century and a half ago, it has 130 million today. These millions of today want, and have a right to, the same security their forefathers sought—the assurance that with health and the willingness to work they will find a place for themselves in the social and economic system of their day.

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. We must face the fact that in this country we have a rich man's security and a poor man's security, and that the Government
owes equal obligations to both. We must face the fact also, that the two are
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What does the Social Security Act offer to those of our people who are
covered by its provisions? Primarily, it offers to the young, the old, the
blind, and the jobless the basic human essentials men have always fought for.
The child whom death or illness has deprived of his parents' support can grow
up in his own home; the old and the blind can spend their remaining years at
their own hearth; the worker can count on a small income to bridge the gap
between jobs. Contrast this with the picture of what would happen—of what
has happened—for want of these protections. The fatherless child is sent to
an orphan asylum; the needy aged and the blind, to the poorhouse; the unemployed,
to relief rolls and breadlines.

And what does the Social Security Act offer to all our citizens? It
offers a workable and working method of meeting urgent present needs and of
forestalling future needs. It utilizes the familiar machinery of our Federal-
State government to promote the common welfare and the economic stability of
the nation. Contrast this well-organized, far-reaching system with the hap-
azard and colossal wasteful expenditures that have been demanded, and would
again be demanded, without this continuing, nationwide program.

The Act does not offer anyone, either individually or collectively, an
easy life—nor was it ever intended to. None of the sums of money paid out to
individuals in assistance or insurance will spell anything approaching abundance.
But they will furnish that minimum necessary to keep a foothold; and that is
the kind of protection Americans want. With that much, each will do the rest
for himself.
What we are doing is good. But it is not good enough. To be truly national, a social security program must include all those who need and want its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set right; and it will be. The distant future will bring further change and development in our social security legislation. On the horizon we can see security not only for increasing numbers but also against risks as yet untouched.

We speak too glibly of our conquest of frontiers. There is still today a frontier that remains unconquered — an America unreclaimed. This is the great, the nation-wide frontier of insecurity, of human want and fear. This is the frontier we have begun to reclaim. This is the America we have set ourselves to reestablish. We must push on until every American can once again face the economic hazards of life without fear.
August 11, 1938

Mr. Rudolph Forster,
Executive Clerk,
The White House,
Washington, D. C.

Dear Mr. Forster:

Attached is new copy for the first page of the draft suggested for the President's anniversary address on Monday evening, August 15 at 9:30 P.M., marking the third year of operation of the Social Security Act. This revision affects only the second paragraph and brings in the most recent data on coverage under the Social Security Act. The rest of the speech will not need any change.

I shall appreciate it if you will substitute this first page for the one previously given to Mr. Hassett several days ago.

Sincerely,

Max Stern,
Director,
Informational Service.

Attachment
Mr. Stephen T. Early,
Secretary to the President,
The White House,
Washington, D. C.

Dear Steve:

This is the suggested draft of the President's social security anniversary speech brought up to date as to figures.

Mr. Altmeier suggests that a final paragraph might be included in the windup explaining more fully the steps being taken for amending the Act. He has written out a paragraph covering this point which is also attached.

The Board is very anxious that the President take the entire fifteen minutes if he can in any way be persuaded to do so. As you know, Frank Bane will introduce Senator Wagner and the Senator, in turn, in a three-minute talk will present the President from the Shoreham Hotel where the celebration is being held.

Sincerely yours,

[Signature]

Max Stern
Director
Informational Service

Attachment
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These years ago the term "social security" was new to American ears. Today it has significance for more than 40 million men and women workers whose applications for old-age insurance accounts have been received; this system is designed to assure them an income for life after old age retires them from their jobs. It has significance for more than 27½ million men and women wage earners who have earned credits under State unemployment insurance laws which provide half wages to help bridge the gap between jobs.

It has significance for the needy men, women, and children receiving assistance and for their families—at least 3,300,000 all told; with this cash assistance 1,700,000 old folks are spending their last years in surroundings they know and with people they love; more than 600,000 dependent children are being taken care of by their own families; and about 40,000 blind people are assured of peace and security among familiar voices. It has significance for the families and communities to whom expanded public health and child welfare services have brought added protection. And it has significance for all of us who, as citizens, have at heart the security and the well-being of this great democracy.

These accomplishments of the past three years are impressive, yet we should not be unduly proud of them. Our Government is merely fulfilling its obligations to the Nation's citizens, merely giving them some reassurance that their traditional rights as Americans are preserved.
But there is nothing new. It was the hope and the promise of security which peopled this land. In the early days of colonization and through the long years following, the worker, the farmer, the merchant, the man of property, the preacher and the idealist came here to build, each for himself, a stronghold for the things he loved. The stronghold was his home; the things he loved and wished to protect were his wife, his children, his parents, his material and spiritual possessions. He started from scratch and by the strength of his muscle and the wit of his brain created for himself a good life.

Even in these early days no man was wholly sufficient unto himself. His security, then as now, was bound to that of his friends and his neighbors. As long as communities were small, these ties were more direct than they are today. This traditional American life was not always easy, but its problems did lie within the scope of individual solution. And although some men had more of this world's goods than others, all men had this in common— they possessed the self-confidence that comes from knowing that, as long as they had something to offer in strength or skill, they and theirs were secure. To that extent, the future held no fears.

This ideal—this American belief that every man has a right to make his own terms with life—has persisted; it is as strong today as it ever was. But as the Nation has developed, as invention, industry and commerce have grown more complex, the hazards of life have become more complex. Man discovered that his individual strength and wits were no longer enough. Among an increasing host of fellow citizens, most of whom were now strangers, among the remote and often intangible forces of giant industry, the individual was dwarfed. This was true not only of the worker at shop bench or ledger;
it was true also of the merchant or manufacturer who employed him. Where heretofore men had turned to neighbors for help and advice, they now turned to Government.

Now this is interesting to consider. The first to turn to Government, the first to receive protection from Government, were not the poor and the lowly—those who had no resources other than their daily earnings—but the rich and the strong. Beginning in the 19th century, the United States passed one law after another for protection—for security, if you will. But these earlier protective laws were designed, in the main, to give security to property owners, to industrialists, to merchants and to bankers. In a world of increasing competition, they asked Government to protect their possessions and their privileges. And Government did—in property laws, in anti-trust laws, in banking laws and in tariffs. True, the little man often profited by this type of legislation; but that was a by-product rather than a motive.

Taking a generous view of the situation, I think it was not that Government deliberately ignored the working man but that the working man was not sufficiently articulate to make his needs and his problems known. The powerful in industry and commerce had powerful voices, both individually and as a group. And whenever they saw their possessions threatened, they raised their voices in appeals for government protection. Meantime, the average man, in shop or office, looked for his protection to those who controlled the wheels of industry and thus made it possible for him to earn a living.

It was not until workers became more articulate through organization that protective labor legislation was passed—factory laws, education laws, child labor laws, health laws. While these in many ways raised the standards of life,
they still gave no assurance of economic security. Strength or skill of arm or brain did not guarantee a man a job for all his working years; it did not guarantee him a home in sickness or in health; it did not guarantee him the ability to provide for those dependent upon him or to take care of himself when he was too old to work.

Long before the economic blight of the depression descended upon the nation, millions of our people were living in waste-lands of want and fear. Men and women too old and infirm to work either ate the bitter bread of dependence 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, still able, but discarded as gainful workers, were drained of self-confidence and self-respect. The depression, it is true, so multiplied the numbers of those time-frustrated that none but the wilfully blind could overlook the constant threats to security besetting the average man. But for many years before, the multitude of the insecure had been here in our midst.

In a manner of speaking, the depression completed a cycle and brought us back to beginnings—to the point where the average American must start at scratch and make his own way. But in the meantime the number of these average Americans had been redoubled manifold. Where this country had but five million people a century and a half ago, it has 130 million today. These millions of today want, and have a right to, the same security their forefathers sought—the assurance that with health and the willingness to work they will find a place for themselves in the social and economic system of this time.
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. We must face the fact that in this country we have a rich man's security and a poor man's security and that the Government owes equal obligations to both. We must face the fact also, that the two are mutually interdependent. National security is not a half and half matter; it is all or none.

What does the Social Security Act offer to those of our people who are covered by its provisions? Primarily, it offers to the young, the old, the blind, and the jobless the basic human essentials men have always fought for. The child whom death or illness has deprived of his parents' support can grow up in his own home; the old and the blind can spend their remaining years at their own hearth; the worker can count on a small income to bridge the gap between jobs. Contrast this with the picture of what would happen—for what has happened—for want of these protections. The fatherless child was sent to an orphan asylum; the needy aged and the blind, to the poorhouse; the unemployed, to relief rolls and breadlines.

And what does the Social Security Act offer to all our citizens? It offers a workable and working method of meeting urgent present needs and of forestalling future needs. It utilizes the familiar machinery of our Federal-State government to promote the common welfare and the economic stability of the nation. Contrast this well organized, far-reaching system with the haphazard and colossally wasteful expenditures that have been demanded, and would again be demanded, without this continuing, nationwide program.

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

What we are doing is good, but it is not good enough. To be truly national, a social security program must include all those who need and want its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set right; and it will be. The distant future will bring further change and development in our social security legislation. On the horizon we can see security not only for increasing numbers but also against risks as yet untouched.

We speak too glibly of our conquest of frontiers. There is still today a frontier that remains unconquered, an America unachieved. This is the great, the nation-wide frontier of insecurity, of human want and fear. This is the frontier we have begun to reclaim. This is the America we have set ourselves to reestablish. We must push on until every American can once again face the economic hazards of life without fear.
What we are doing is good. But it is not good enough. To be truly national, a social security program must include all those who need and want its protection. Today many of our citizens are still excluded from old-age insurance and unemployment compensation because of the nature of their employment. This must be set right; and it will be. Moreover, there are economic hazards for which the present Social Security Act does not provide protection.

Some time ago I directed the Social Security Board to give attention to the development of a plan for liberalizing and extending the old-age insurance system to provide benefits for wives, widows, and orphans. More recently, a National Health Conference was held at my suggestion to consider ways and means of extending to the people of this country more adequate health and medical services and also to afford the people of this country some protection against the economic losses arising out of ill health.

I am hopeful that on the basis of the studies and investigations now under way I shall be able to recommend to the Congress which reconvenes in January a sound program for improving and extending the provisions of the Social Security Act. I am also confident that each year will bring further development in our social security legislation. This is as it should be.

We have come a long way. But we still have a long way to go before we can be even reasonably satisfied. We speak too glibly of our conquest of frontiers. There is still today a frontier that remains unconquered — an America unreclaimed. This is the great, the nation-wide frontier of insecurity, of human want and fear. This is the frontier we have begun to reclaim. This is the America we have set ourselves to establish. We must push on until every American can once again face the economic hazards of life without fear.
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It is particularly appropriate that you honor tonight
the two Congressional fathers of Social Security, one of whom,
Senator Wagner is regarded in his state as a fixture in the Senate;
the other, Representative Lewis, whom I hope soon will take his place
beside Senator Wagner in that body.

Many years ago these two, one an immigrant boy in New York, the
other a young coal miner in Western Maryland, saw the vision of
Social Security and persevered until their dream came true. I join
with you in honoring them tonight.

We have already heard from Senator Wagner and I think it
it is most fitting that we hear from the other father of Social
Security. He is a man whom we have come to love both for himself and for
his unselfish service to mankind. I have known him ever since the
days when we both served under the same President, and he never
comes into my office but I do not think of the remark of Woodrow
Wilson after Mr. Lewis had sponsored the parcel post act: "That is the
man who should have been my postmaster general."

I present my old friend Davey Lewis.
The Social Security Act is three years old today. This is a good vantage point from which to take a long look backward to its beginnings, to cast an appraising eye over what it has accomplished so far, and to survey its possibilities of future growth.

Three years ago the term "social security" was new to American ears. Today it has significance for more than 40 million men and women workers whose applications for old-age insurance accounts have been received; this system is designed to assure them an income for life after old age retires them from their jobs. It has significance for more than 27½ million men and women wage earners who have earned credits under State unemployment insurance laws which provide half wages to help bridge the gap between jobs. It has significance for the needy men, women and children receiving assistance and for their families—at least 3,300,000 all told; with this cash assistance 1,700,000 old folks are spending their last years in surroundings they know and with people they love; more than 600,000 dependent children are being taken care of by their own families; and about 40,000 blind people are assured of peace and security among familiar voices. It has significance for the families and communities to whom expanded public health and child welfare services have brought added protection. And it has significance for all of us who, as citizens, have at heart the security and the well-being of this great democracy.

These accomplishments of the past three years are impressive, yet we should not be unduly proud of them. Our government is merely fulfilling its obligations to the Nation's citizens, merely giving them some reassurance that their traditional rights as Americans are preserved.