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Radio Address on Third Anniversary of Social Security, August 15, 1938

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4/3

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RADIO ADDRESS OF THE PRESIDENT
AUGUST 15, 1938

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

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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

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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

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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

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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

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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.

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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

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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

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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 whose long careers in the public service have been marked by continuing and successful efforts to help their fellow man -- Congressmen David J. Lewis of Maryland and Robert Doughton of North Carolina, who fathered the bill through the House of Representatives; and Senators Robert F. Wagner of New York and Pat Harrison of Mississippi, who carried the bill through the Senate. They deserve and have the gratitude of us all for this service to mankind!!!

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