

Maintaining the Social Safety Net



Americans don't have the same level of cradle-to-grave security available in some European countries, but our social safety net offers us far more protection than our ancestors had from life's uncertainties. Three programs in particular—Social Security, Medicare, and unemployment insurance—are extremely popular, even though we worry about the cost.

Social Security Poster, 1935
Image: Library of Congress



When [President Franklin Roosevelt](#) signed the Social Security Act in 1935 he noted that, “We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life but we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age.”

Before Social Security came into being, few Americans had the option of looking forward to retirement. The main alternatives to work were death or disability, and those who were unable to work had to rely completely on the kindness of family members or the benevolence of local politicians and charities. As Roosevelt noted in a 1938 radio address, “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 ... The Social Security Act offers to all our citizens a workable and working method of meeting urgent present needs and of forestalling future need.” (An often overlooked fact is that unemployment insurance was also a key element of the Social Security Act.)

The other popular safety net program is Medicare, which covers many of the health-care costs for people who are 65 or older. In fact, Medicare is so popular that some people can’t bring themselves to believe that it’s a government program. “Keep your government hands off my Medicare!” was a rallying cry often heard during the debate over health-care reform in 2009-2010. (You couldn’t make this stuff up.)