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.

FRANKLIN DELANO ROOSVELT
AUGUST 1935, UPON SIGNING THE SOCIAL SECURITY ACT



August 14, 1935 — Franklin D. Roosevelt upon signing the Social Security Act into law – "... represents a cornerstone in a structure which is being built but is by no means completed..."

65 YEARS OF AMERICAN LIFE: SOCIAL SECURITY AND OTHER SIGNS OF THE TIMES

s we look forward to life in the 21st century, we thought it would be well worth the time to look back and reflect on some of the many accomplishments of the past. History, after all, does have a way of repeating itself.

The Social Security program fundamentals have remained the same over the last 65 years; but as our work and life patterns have changed, Social Security has evolved to keep pace with the times. And what times they were . . .

The 1930s. The Decade of the New Deal.

As the "hard-times" generation climbed out of the Depression, Franklin D. Roosevelt was sworn in as President. Within a few months, he had stirred the country into effective action. A "New Deal" for the nation had begun.

For the first time, federal money was provided for relief while new legislation and programs, such as the Farm Relief Act, Tennessee Valley Authority (TVA), Works Progress Administration (WPA) and Social Security, put the government into thebusiness of economic planning on

As our concept of the role of government changed, so did the way we lived our lives. An entire generation of writers and painters served its apprenticeship on the WPA. A new Café Society flourished and "swing" was the thing. The "Big Band" sounds of Benny Goodman, Artie Shaw, Tommy Dorsey, Glen Miller, Count Basie, Harry James and Duke Ellington broke loose. A new language called "Jive" was born.

Radio — that big box in the living room — became everyone's ticket to adventure, laughter, music and romance. Families gathered around to listen to serials like Dick Tracy, Buck Rogers and Little Orphan Annie. They listened to Your Hit Parade and the Top 10 hits



1935

Benny Goodman, Artie Shaw, Tommy Dorsey, Harry James, Duke Ellington, Glen Miller and Count Basie formed their "Big Bands"

1936

"All My Eggs In One Basket" topped the Billboard list

1937

Walt Disney's first feature-length cartoon, "Snow White and the Seven Dwarfs," grossed \$8 million and was translated into 10 languages

"Boo Hoo" topped the Billboard list

The Big Apple was the country's newest dance craze

1938

Billie Holiday joined the Artie Shaw Orchestra
"Alexander's Ragtime Band" topped the Billboard list
Frank Capra's "You Can't Take It With You" received
Best Picture Oscar

Orson Welles' live broadcast of "War of the Worlds" initiated a wave of terror across the country

1939

"Gone With The Wind" premiered Mickey Rooney was #1 box office attraction of the week. They laughed at Edgar Bergen and Charlie McCarthy. And every weeknight at 7 p.m., 30 million Americans, including President Roosevelt, tuned into Amos 'n' Andy.

By the end of the decade, American life had changed and so had Social Security. From its beginning in 1935 as a social insurance program designed to pay retired workers 65 and older a continuing income after retirement, it now paid benefits in the form of a single, lump-sum payment, and authorized benefits for aged wives or widows of retirees, their children under age 18 and surviving aged parents.

The 1940s. WWII and the Readjustment.

At the beginning of the decade, the biggest question was whether or not FDR would dare run for a third term. Hitler and his army soon raised more pressing questions. As German troops overran country after country in Europe, the U.S. Congress began to prepare. It passed a bill that established our country's first peace-time draft.

Nonetheless, there was almost total shock when the Japanese bombed Pearl Harbor on December 7, 1941. As a nation, we jumped into action. Women rolled bandages and, as

offices and enlisted. Their parents invested in \$49 billion worth of War Bonds.

The first half of the decade was dominated by great leaders, valor, courage and epic events, but everyday life in America went on. Pin-up girls Rita Hayworth and Betty Grable became the GI's wallpaper, their likenesses plastered on Quonset hut walls, locker doors, even inside their GI helmets. Sinatra made teenage girls swoon. And Whirlaway won the Triple Crown.

When peace returned, less crucial events marked the norm. Broadway sparkled with new musicals from Rodgers and Hammerstein, Irving Berlin and Lerner and Loewe. And



The first nylon stockings were offered for sale by **DuPont**

New York World's Fair opened — the "biggest, giddiest, costliest and most ambitious international exposition ever put on"

"Casablanca" won the Oscar for Best Picture

1945

"Carousel" opened on Broadway

Irving Berlin's "Annie Get Your Gun" starring Ethel Merman opened in NY

Americans gobbled up 714 million gallons of ice cream

1947

Jackie Robinson, the first African-American to play in the big leagues, was named Rookie of the Year

The home permanent was introduced to millions via ads asking, "Which Twin has the Toni?"

With the Frazer, Kaiser-Frazer became the first new company to make American cars in more than 20 years

12

1948

Citation won the Triple Crown

1949

Rodgers and Hammerstein's "South Pacific" with Mary Martin opened to rave reviews

Americans bought more than 100,000 TV sets a week

"Hopalong Cassidy," played by William Boyd, became a TV hero to the under-13 crowd

Up-and-coming evangelist Billy Graham, drew more than 300,000 people into his Los Angeles tent, converting 6,000 of them

Williams' A Street Car Named Desire was catapulted to fame.

While the country was at war, the Social Security program remained basically unchanged. But its importance to the aged and to the economy increased. The number of beneficiaries grew from 220,000 at the end of 1940 to more than three million in 1949. But the war's end did bring about a change. Under President Harry Truman's Reorganization Plan of 1946, the

URGERS

Social Security Board was abolished and replaced with the Social Security Administration.

first Commissioner.

Arthur Altmeyer was named as its

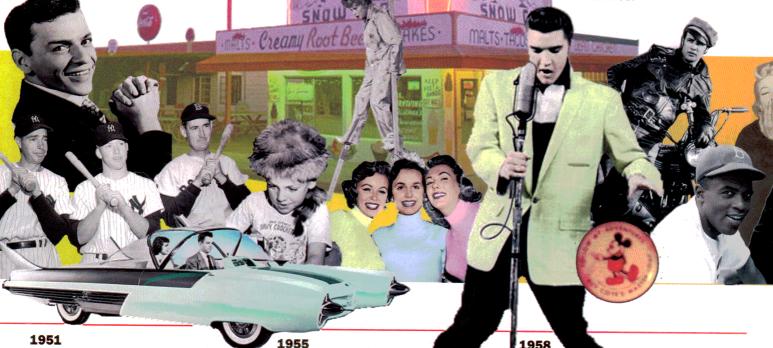
The 1950s, Suburbia and Social Change

It was a "New Age" where anything was possible. A vaccine against polio, the use of atomic power to make electricity, the structure of DNA identified and the use of radio isotopes in medicine and industry all happened in the 50s.

The GI bill with its governmentguaranteed mortgage funds turned the dream of owning a home into reality for thousands of returning veterans. As young couples took advantage of the loans and "no cash down for veterans" policy, they often

moved away from their families. So they turned to Dr. Spock rather than their parents for child-rearing advice. And they turned to TV for views of what was the norm. In fact, by the end of the 50s, television was the single most important form of mass entertainment and culture.

Materials developed as substitutes during the war came into vogue. Nylon was used for stockings, petticoats and hair spray. Synthetic fibers like Dacron®, Orlon®, Banlon® and rayon crêpe revolutionized the ready-to-wear fashion industry. The "American Look," promoted in movies and magazines, took hold. From sweater girls to bobby soxers, separates became the all important statement. Leisure dressing had arrived.



"I Love Lucy" premiered on CBS

1952

Herman Wouk was awarded a Pulitzer for "The Caine Mutiny"

1954

Elvis Presley released his first single, "That's All Right Mama"

Marlon Brando became a hero to rebellious teens with the release of "On the Waterfront"

Bill Haley and the Comets rocked the charts with "Rock around the Clock," a song from the teen rebel film, "The Blackboard Jungle"

James Dean became a teen idol in "Rebel Without A Cause"

1956

Elvis Presley held the #1 slot in the US Hit Parade from August to December

"Invasion of the Body Snatchers" lead the way in sci-fi films

Yves Saint Laurent's "Trapeze" line dress for Christian Dior came into vogue

1959

Mattel launched the Barbie doll along with a host of accessories, including a boyfriend and a beauty salon

Cadillac's aircraft-inspired tail fins, introduced in 1948, reached their peak

The Guggenheim Museum, designed by Frank Lloyd Wright, was completed

So had the term "teenager." Teenagers became important consumers with a lot of spending power. And along with their affluence and independence came assertiveness and rebellion. Many rejected their parents' values and reacted against their lifestyles. They chose actors like James Dean and Marlon Brando as heroes. And they made Elvis Presley "the king."

While conspicuous consumption was the focus of the decade, disability coverage was the focus of Social Security. Amendments to the Social Security Act provided monthly benefits to permanently and totally disabled workers, their spouses and children, and to adult children of deceased or retired workers, if disabled before age 18.

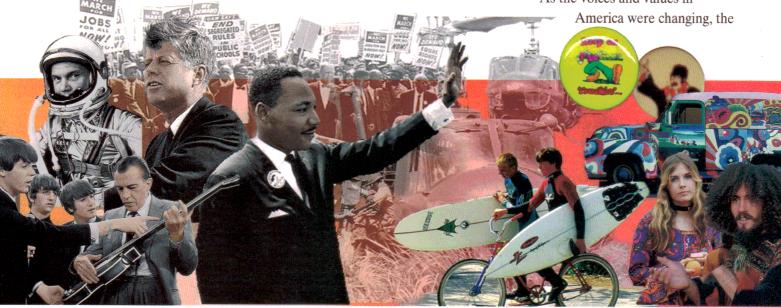
The 1960s. The Decade of Commitment

Lapel buttons were signs of the times. From Flower Power, Black Power and Student Power to Burn The Bra, Ban The Bomb and Support Our Boys In Vietnam, buttons gave Americans of the 60s a simple, direct way of expressing their views and what they were committed to. And committed they were. In schools and colleges, on jungle rivers, in military training camps, at NASA, and in the high reaches of government, the spirit of commitment burned.

Communes sprung up across the country as young people tried to find more meaningful ways of living with nature and one another. Some turned to fashion to show their rebellion against convention. Miniskirts and micro-minis, Twiggy and the Mod look with wild, off-beat colors, fabrics and unexpected shapes, love beads and peasant dresses. And the beat went on ... The Beatles, The Supremes, The Temptations, Jimi Hendrix, Janis Joplin, Joan Baez.

African-Americans emerged as a major political and social force. Dr. Martin Luther King, Jr., lead a non-violence movement.

As the voices and values in



1961

Audrey Hepburn in "Breakfast at Tiffany's" made long black gloves and heavy black eyeliner essential for evening wear

1962

Telstar, the first communications satellite, was launched

Andy Warhol gave the humble Campbell's soup can the status of an icon

1963

President Kennedy was assassinated

The IBM "System 360" computer was released

Sean Connery starred in the first James Bond film "Dr. No"

1964

The Beatles first U.S. tour was a sellout

1965

Three U.S. scientists — Nirenberg, Khorana and Holley — succeeded in deciphering the genetic code

1966

"Cabaret" opened at the Broadhurst Theater in NYC

1967

Apollo II reached the moon

Carl Stokes became the first African-American mayor of a major U.S. city

1968

Jackie Kennedy married Greek shipping tycoon Aristotle Onassis

1969

Astronauts Neil Armstrong and Buzz Aldrin walked on the surface of the moon

Social Security program was changing, too. With LBJ's signing of the Medicare bill on July 30, 1965, SSA became responsible for administering the new social insurance program that extended health coverage to almost all Americans aged 65 and older. The Federal Coal Mine Health and Safety Act extended SSA's responsibilities further. It directed the agency to process claims and pay benefits to disabled coal miners who had "black lung" disease and to their dependents or survivors.

The 1970s. Watergate, The Space Race and Women's Lib

Many characterize the Seventies as "sex, drugs and rock 'n' roll." But

work. Students at campuses across the country protested the U.S. invasion of Cambodia. At a protest turned ugly, National Guard troops opened fire on a mob at Kent State and killed four students. The public's disillusion with the Vietnam War was reflected in a rash of war movies, including Catch-22 and M*A*S*H. Bowing to public opposition of U.S. involvement in Vietnam, President Nixon was persuaded to pull our troops out. But he still had a public relations problem, namely his involvement in Watergate.

Women went about solving a problem of their own. Ms, edited by Gloria Steinem, hit the stands. Barbara Walters became the first woman evening news anchor for a TV network when

The space race, begun in the early 60s, ended 140 miles above the earth with the docking in space of Soyuz 19 and Apollo 18. But our pioneering spirit continued. Viking 1 sent back pictures from Mars. The Pioneer II probe provided "up close" pictures of Saturn and Voyager space probes I and II brought Jupiter into close view.

Back on earth, the Social Security program was progressing with the times. A new program, Supplemental Security Income (SSI), went into operation as a result of the Social Security Amendments of 1972. The major task of converting more than three million people from state welfare programs to SSI was completed without a hitch



Woodstock, "The Super Love-In" — Attended by 400,000, it was the biggest, loudest, lovingest youth happening of the decade

1970

The Boeing 747 made its first public flight from Seattle to New York City

1971

Apollo 14 brought back more than 100 pounds of moon rock for study

Mariner 9 began sending back spectacular pictures of the Martian surface

1972

Secretariat won the Triple Crown and was crowned "Athlete of the Year"

Mark Spitz won seven gold medals in the Summer **Olympics**

The Kennedy Center for the Performing Arts opened with the premiere of Leonard Bernstein's Mass

1973

Nostalgia films were popular — "American Graffiti," "Paper Moon," "The Sting" and "Dillinger"

1974

Stevie Wonder received Grammy Awards for Best Album and Best Male Pop Vocalist

Gillette introduced the first disposable lightweight plastic razor

1975

Beverly Sills made a highly-praised debut with the Metropolitan Opera

1976

Sylvester Stallone starred in the hit movie, "Rocky," which resulted in several sequels

41

in 1974,3.2 million SSI beneficiaries were receiving an average payment of \$114 a month.

The 1980s. Excess, Me and Computers

The decade began with the world waiting to see who shot J.R. and ended with Sony buying Columbia Pictures for \$3.4 billion. But it was the 80s, a span of 10 years, that saw the terms YUPPIE, DINK and wannabe become part of the English language.

The 80s saw "back up" and "desktop publishing" added to the vocabulary, too. Everyone was booting up. It didn't take IBM long to challenge Apple for a piece of the popular PC

pie. It introduced the IBM

PC using MS-DOS in 1981. Apple countered with its "easy to use as a telephone" Macintosh computer. The CD-ROM was introduced in 1984. Microsoft's Windows was first demonstrated in 1985 and its Excel Spreadsheet went on the market in 1987. By 1989, Apple had introduced the 1.4MB floppy drive. Personal computing was growing fast. Maybe too fast. Many analysts blamed "Black Monday," the stock market crash on October 20, 1987, on the rapid growth of computerized trading.

SSA wasn't left behind in the computer race. SSA's Systems Modernization Plan progressed through out the

decade. But state-of-the-art-computing wasn't the only change that occurred. The Social Security Amendments of 1980 included major provisions involving greater work incentives for disabled Social Security and SSI beneficiaries. The Amendments of 1983 made numerous changes in the Social Security and Medicare programs, including the taxation of Social Security benefits, the first coverage of federal employees and an increase in the retirement age in the 21st century. The Omnibus Budget Reconciliation Act of 1981 made major changes as well including a phasing out of students' benefits, stopping young parents benefits and young parents benefits when a child reached 16, limiting the lump-sum death payment, and changes in the minimum benefit.



"Rumours" by Fleetwood Mac won a Grammy for Best Album and James Taylor won Best Male Pop vocalist for "Handy Man"

Affirmed won the Triple Crown; no horse has won it since

The first woman Marine Corps general, Margaret A. Brewer, was appointed

1979

Concorde supersonic jet service between the U.S. and Europe was inaugurated

1981

Space shuttle Columbia was launched on its maiden flight

Sandra Day O'Connor became the first woman member of the Supreme Court

1987

Gorbachev and Reagan signed the Intermediate Nuclear Forces Treaty, the first treaty in history to cut nuclear strength

1989

The Baltimore Mega-Site Teleservice Center was officially opened as more than 500 employees answered calls to SSA' new nationwide 800 number.

The Berlin Wall, a long-hated symbol of the Cold War, came down

Voyager 2 sent back pictures of Neptune and Triton, one of its moons

1990

Portable laptop computers were introduced

The 1990s. Oh, What A Magic Web We Weave

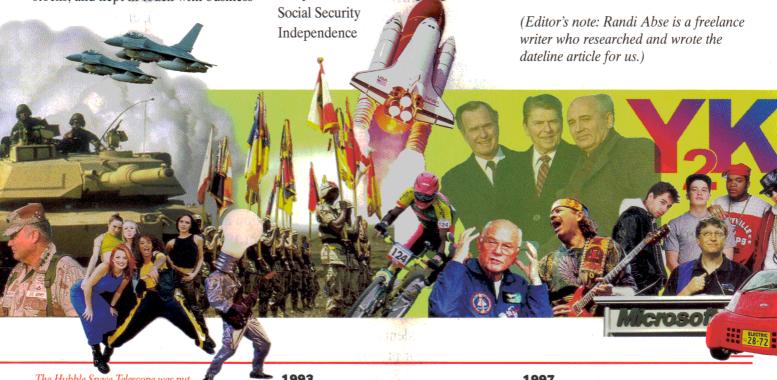
Welcome to the dot.com world. In 1991, the ban on commercial restrictions on the Internet was lifted and the World Wide Web was born. With it came the birth of a new industry e-commerce — and a lot of nifty gadgets to go with it. In no time at all, the "techy nerds" gave us easy-touse browsers, super fast processors, high-speed modems and set-top boxes that allowed us to view the Internet on our television screens. And we used them all as we shopped, did our banking and financial management, traded stocks, and kept in touch with business

associates, friends and family via e-mail online. Internet stocks took off and millions of 20- and 30-year-olds got rich. How could we have existed for as long as we did without the Web?

In the 90s we kept in touch with home and office over a cellphone that had become an "essential" as opposed to a "luxury." We learned how to genetically engineer foods and clone a sheep. We developed tiny microelectrmechanical machines to guard our nuclear warheads. And we put on-board navigation systems in our cars that helped us get to where we wanted to go. Technology helped us become more independent. With the signing of the

and Program Improvements Act of 1994, the SSA became independent, too. Shirley S. Chater became the 12th Commissioner. The 1999 Annual Report released by the Trustees of the Social Security and Medicare Trust Funds showed continued improvement in the trust funds with the date of exhaustion lengthening from 2032 to 2034. And the SSA's 61,315 full-time permanent employees administered benefits to more than 44 million beneficiaries.

The next century looks promising, too. The Board of Trustees reported that the Social Security trust funds will remain solvent until 2037.



The Hubble Space Telescope was put into orbit

"Ghost," "Pretty Woman," "Home Alone" and "Goodfellas" were big bucks for Hollywood

1991

The World Wide Web came into existence

"Wayne's World" gave the world a new batch of catch phrases, NOT!

The Dream Team of NBA players dominated the Barcelona Olympics

1993

Cellular phone service became an essential instead of a luxury

Janet Reno became the first female Attorney General of the U.S.

1995

Windows 95 was launched by Microsoft

1996

Cyberspace, a noun meaning the virtual realm of the Internet, came into being

1997

The world mourned the death of Princess Diana

Tiger Woods became the youngest winner at 21 to win the Masters golf tournament at Augusta and the first minority player to win a Grand Slam Championship

1998

Internet stocks took off and millions got rich

1999

Pierce Brosnan, starring in "The World Is Not Enough," proved that the real James Bond is still fit for the next millennium