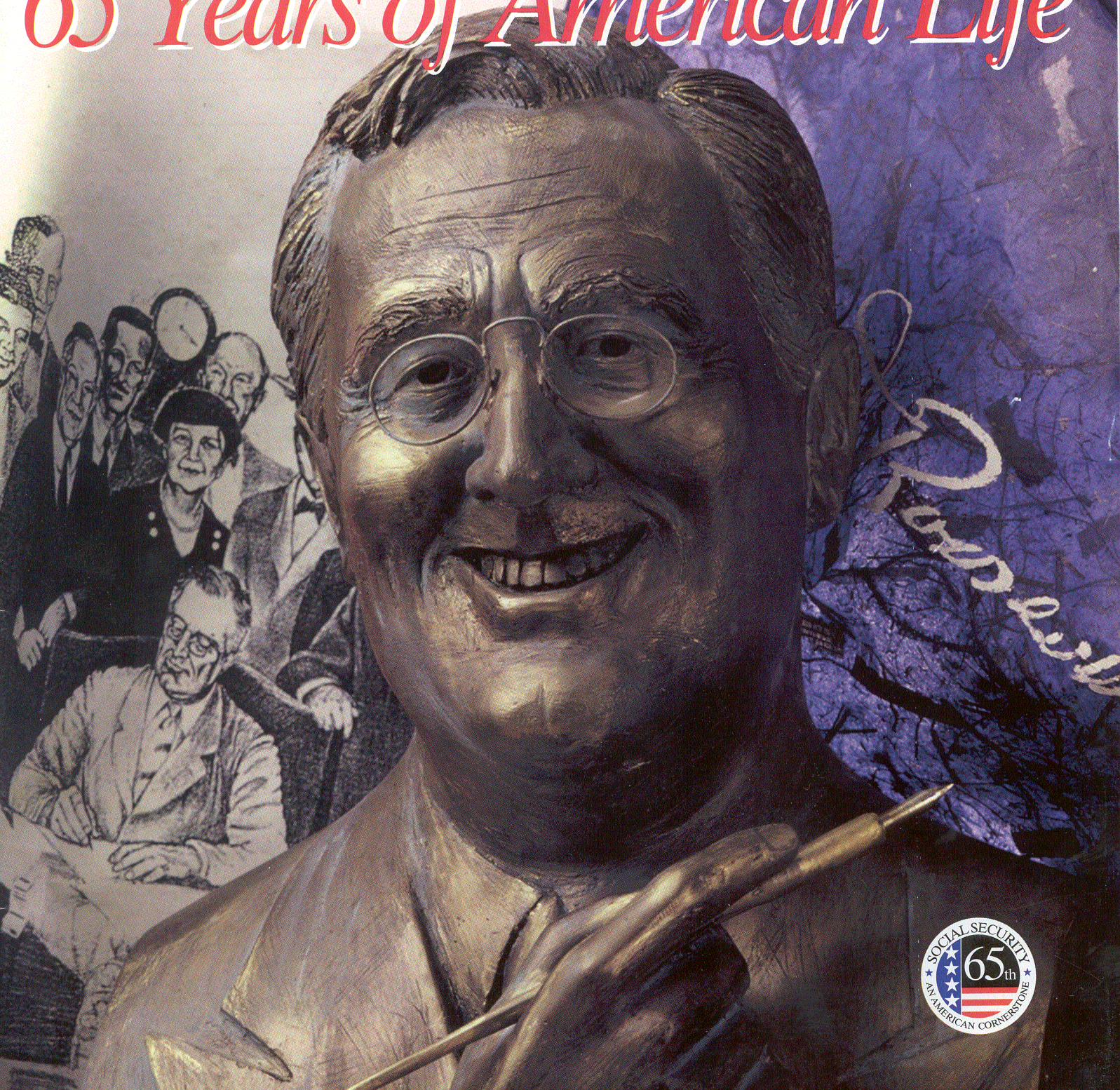


O A S I S

Social Security Administration 65th Anniversary 2000

Celebrating
65 Years of American Life



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Social Security Administration

65th Anniversary 2000

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From the editor

Happy 65th anniversary, Social Security.

When people think of age 65, most picture retirement. But, for the employees of the Social Security Administration, we picture our past 65 years of service to the American people, and we are anxiously looking to the future for many more challenging years. So, on August 14 in offices across the nation, Social Security employees will gather together to celebrate this occasion.

This special 65th anniversary OASIS issue looks back over the agency's past — how it began and how it has grown to become the most successful domestic program in our nation's history. It contains key dates (page 9) marking the beginning of the act and changes to the program made along the way.

Photographs of our SSA Board Members and 20 Commissioners, acting and permanent, begin on page 5. See how many look familiar to you.

Our dateline (starting on page 10) reviews various highlights of the past decades. It will bring back memories of the past.

And finally, starting on page 20, we chronicle the development of Social Security.

We hope you enjoy this special issue and keep it handy for reference in the future.

I'd also like to note that this year also marks our 45th year of publishing the OASIS for our employees. I hope you like the new look and the improvements we've made over the years. Remember, this is your magazine. So, feel free to submit ideas, suggestions or articles you feel would be of interest to your fellow co-workers.

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SOCIAL SECURITY MARKS 65 YEARS

On August 14, 2000, Social Security marks its 65th anniversary. It's an important milestone for this program, which over the course of the past six decades has become the most successful, most popular domestic government program of the 20th century. It is an enduring compact between older and younger Americans, and it represents one of the best expressions of community we have. And, this highly valued program is now poised at Year One of a new century to continue that legacy.

It is appropriate on this anniversary to pause and to look briefly backward to the program's past and forward to its future.

Today, we enjoy an economy that is more robust than at any time in the past quarter century. And, it may be difficult for many Americans to identify with the poverty of both



Kenneth S. Apfel, Commissioner

pocketbook and spirit that were the hallmarks of the Great Depression.

In the early 1930s, jobs were scarce, even for the young. The apple stand ... the relief kitchen ... the bread line all became part of a new American landscape.

Older Americans were particularly vulnerable, for as jobs disappeared, older workers were poorly equipped

to compete for work. Their life savings were often small. It was truly a desperate time in the history of our country.

But President Franklin Delano Roosevelt changed the face of older America when he signed the Social Security Act on August 14, 1935.

One cabinet member later wrote that FDR considered the Social Security Act "the cornerstone of his Administration and, I think, achieved greater satisfaction from it than from anything else he achieved on the domestic front."

In the years to follow, the working men and women of the country could plan for their futures knowing that there would be a financial foundation upon which they could build a comfortable retirement. They could look to old age without worrying that when they could no longer work they

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would become dependent upon their children.

In the decades that followed, Social Security changed and expanded to meet changing needs of the nation — disabled workers and their family members, Medicare and cost-of-living adjustments.

The Social Security program not only improved the lives of retirees, disabled workers and the dependents of workers who had died, it changed the way we think about retirement, early death and disability. Worries about retirement and the fear of financial ruin or deprivation sometimes associated with life's misfortunes have been greatly lessened by Social Security.

Today, more than 150 million workers and their employers pay the taxes that help support this system. And nine out of every 10 older Americans receive Social Security benefits. Social Security represents half or more of the income for two-thirds of the nation's retirees and is virtually the only income for nearly one-third. Social Security benefits alone keep nearly four in 10 older Americans out of poverty.

But Social Security is much more than retirement. In fact, about one of every three beneficiaries is not a

retiree. Today, our Social Security program provides help to more than six million disabled workers and their families and more than seven million family members of deceased workers. Ninety-eight percent of young children are insured for survivors benefits under Social Security, and 80 percent of workers age 21-64 have Social Security insurance protection in the event of a long-term disability.

Yet, even as we celebrate past achievements of this program — and reflect on how many present-day Americans are affected by Social Security — we must also look to the future to a time when Social Security will be even more important than it is today.

There are now about 35 million Americans age 65 and over. The number will swell to approximately 70 million by 2030.

The 76 million members of the “baby boom” generation are now in middle age. News reports indicate that many worry about retirement. They — and younger workers — need and want assurance that the reliable retirement benefit payments that Social Security has always provided will be there for them.

The National Academy of Social Insurance has noted, “While Social

Security has made a tremendous difference in the lives of all Americans by providing a floor of financial protection, it has not eliminated all financial risks; nor has it made people rich.”

It has instead created a solid foundation on which people can confidently plan part of their financial future. And, they need to know that Social Security will continue to provide a dependable foundation that, together with savings and investments and private pensions, will ensure a comfortable retirement.

In conclusion, I want to again note that Social Security has, over the course of the past 65 years, become the most successful domestic program in the nation's history. The challenge for this new century will be working to ensure that 35 years from now we will be able to gather and mark the 100th anniversary of America's financial foundation — our Social Security program.



Kenneth S. Apfel
Commissioner
