



## The Social Security Debate: Fundamental American Values at Risk

For 65 years, Social Security, as the foundation of retirement, disability and life insurance protection for American workers, their families and their children, has given concrete expression to a number of widely held and time-honored American values and commitments, including:

- The broader community's and the nation's shared responsibility to help individuals, families, neighbors and other persons deal with the uncertainties of life.
- The understanding that the moral quality of a society is determined in large part by how the society treats **children, the elderly, the sick, the needy, and people with significant disabilities.**

The willingness to share resources – with families, communities and the nation – in times of difficulty.

- The belief that government can and should uphold these values by providing practical, dignified, secure, and efficient means for hard-working Americans to protect their children, families and themselves.

The concept behind carving private accounts out of Social Security begins to lead our society in the direction of putting more value on the individual than on shared risk. Such private accounts would undermine Social Security's fundamental values and tilt the program's basic concepts:

- From civic cohesion and sharing of risks toward increased emphasis on an individual or go-it-alone approach to societal well-being.
- From caring for the common good and disadvantaged persons in particular to a narrowly conceived notion of "individualism."
- From a shared to an individual approach to health care, education, and retirement savings despite the disparities the latter approach would create in the access of low-income individuals, minorities and women to comparable services.
- From government's capacity to help families and individuals deal with the uncertainties of life to disempowerment of that capacity to serve the common good.

Ultimately, the Social Security debate is about the larger trend to promote an “ownership society,” and to push our society further and further away from the shared values of community and the common good that made and can keep our country strong and whole.

As the debate unfolds, organizations concerned for the well-being of children, youth and families can remind their members and affiliates that:

- Social Security provides important protections for all generations in families and society. (See “The Stake of Children, Youth and Families in Social Security” <http://www.gu.org/GU-StakeChildrenSSFactsheet.pdf>)
- Social Security is far more than a benefit distribution system. It is an intergenerational trust based on broadly-shared civic and religiously-based principles – concern for our parents, for our children, for our neighbor, and for the legacy we will leave for those who follow.
- Social Security, as journalist Bill Moyers reminds us, “is not a private portfolio statement.” It is a vehicle for membership “in a society where we all contribute to a common treasury so that none need face” avoidable indignities alone.
- Social Security builds on principles of shared responsibility and shared risk, reflecting these values and what is best about America – our concern for each other.



*Generations United (GU) is the national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. GU represents more than 100 national, state, and local organizations and individuals representing more than 70 million Americans. Since 1986, GU has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. GU acts as a catalyst for stimulating collaboration between aging, children, and youth organizations providing a forum to explore areas of common ground while celebrating the richness of each generation.*

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For more information on Social Security, visit [www.socialsecurity4youth.org](http://www.socialsecurity4youth.org). The GU website at [www.gu.org](http://www.gu.org) contains additional information on intergenerational programs and policies.

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