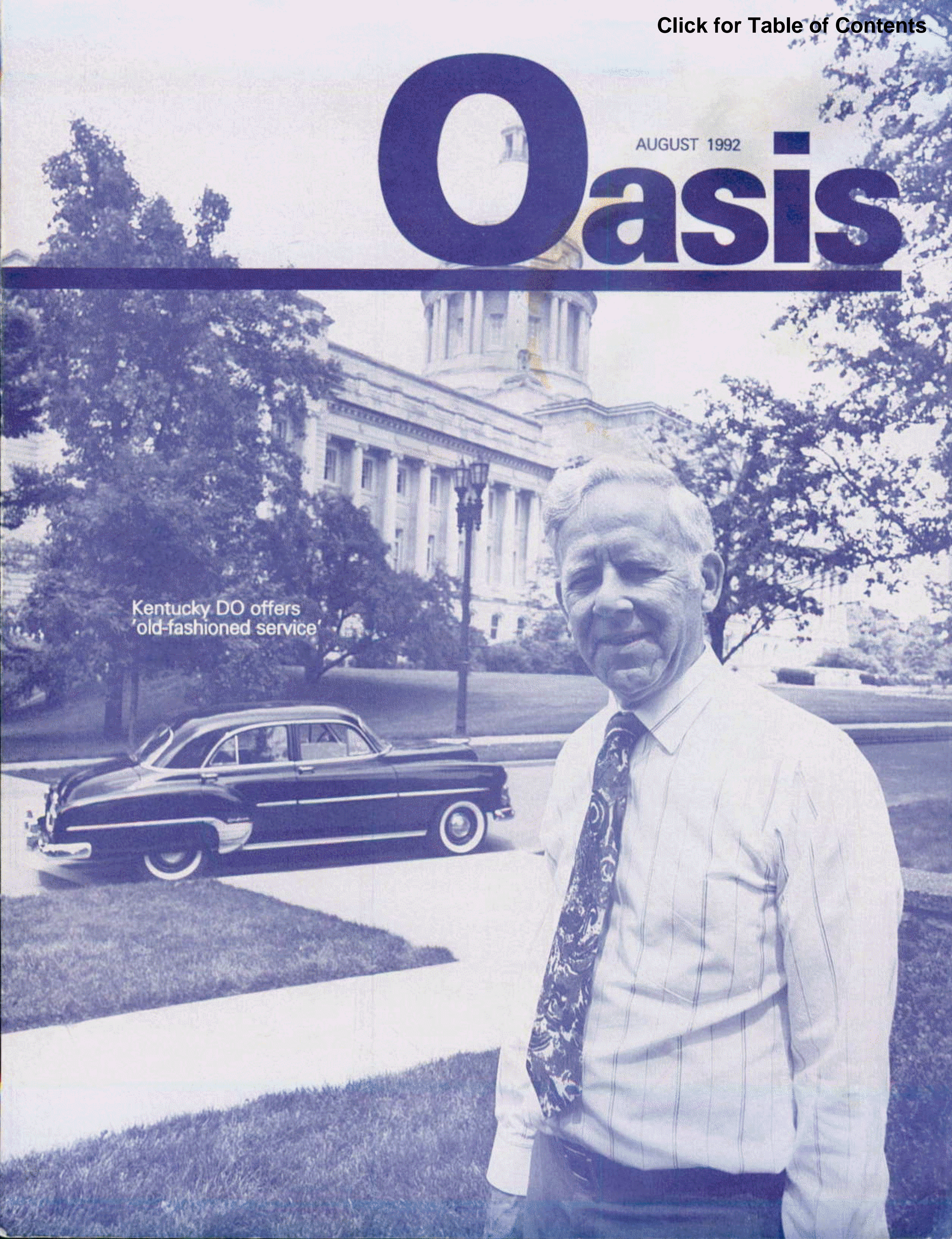


Oasis

AUGUST 1992

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How we got our name

"Social security." It's a term we use every day, but we bet that few SSAers know who coined it and when. We didn't until we read the spring issue of the *Social Security Bulletin*, published by the Office of Research and Statistics.

As a way of marking the anniversary of the signing of the Social Security Act 57 years ago this month, we're sharing the little-known history of this well-known term with you.

The search for the origin of "social security" was begun in 1941 by Arthur Altmeyer, then Chairman of the Social Security Board and later the first Commissioner. He asked Wilbur Cohen, then a technical advisor to the Board and later Secretary of Health, Education and Welfare, to get in touch with Abraham Epstein, a national leader in the social welfare movement in the first half of this century.

Epstein was generally recognized as introducing the term to this country and, in fact, the world. Both Altmeyer and Cohen were familiar with Epstein's organization, and they both knew that he changed its name to the American Association for Social Security (from Old Age Security) in 1933.

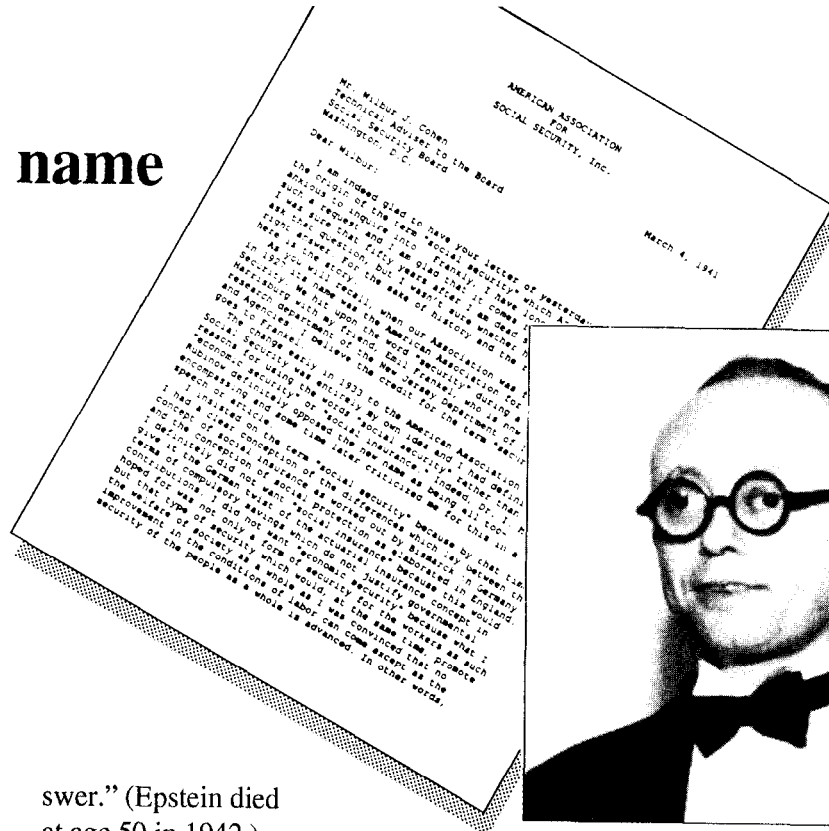
Epstein responded to Cohen's inquiry about the history of "social security," saying that he was "glad" to have the question-and that, in fact, he had "long been expecting such a request. I was sure that fifty years after I am dead some historian would ask that question, but I wasn't sure whether he would get the right an-

swer." (Epstein died at age 50 in 1942.)

In his response, Epstein first acknowledged that his friend and colleague, Emil Frankel, was the person who coined the term "security": "...when our Association was first organized in 1927, its name was the American Association for Old Age Security. We hit upon the word 'security' during a walk in Harrisburg with my friend, Emil Frankel.... I believe the credit for the term 'security' really goes to Frankel."

Epstein's letter to Cohen continued, detailing how he chose the phrase "social security": "The change [in his organization's name] early in 1933 to the American Association for Social Security was entirely my own idea and I had definite reasons for using the words 'social security' rather than 'economic security' or 'social insurance.'

"I insisted on the term 'social security' because by that time I had a clear conception of the differences which lay between the concept of social insurance as worked out by Bismarck in Germany and the conception of social protection as elaborated in England. I definitely did not want 'social insurance' because this



Abraham Epstein explained the origin of the term, "social security," in a letter written in 1941.

would give it the German twist of the actuarial insurance concept in terms of compulsory savings which do not justify governmental contributions.

"I did not want 'economic security' because what I hoped for was not only a form of security for the workers as such but that type of security which would, at the same time, promote the welfare of society as a whole as I was convinced that no improvement in the conditions of labor can come except as the security of the people as a whole is advanced."

In the letter, Epstein also told Cohen that he was "convinced" that the Committee developing the social security program was named "economic security" as "a deliberate attempt to get away from our name, probably because it was thought wiser to disassociate the governmental committee from a private propaganda organization." He concluded by saying he was "quite happy" that in writing the final legislation the "Congress restored our name...."