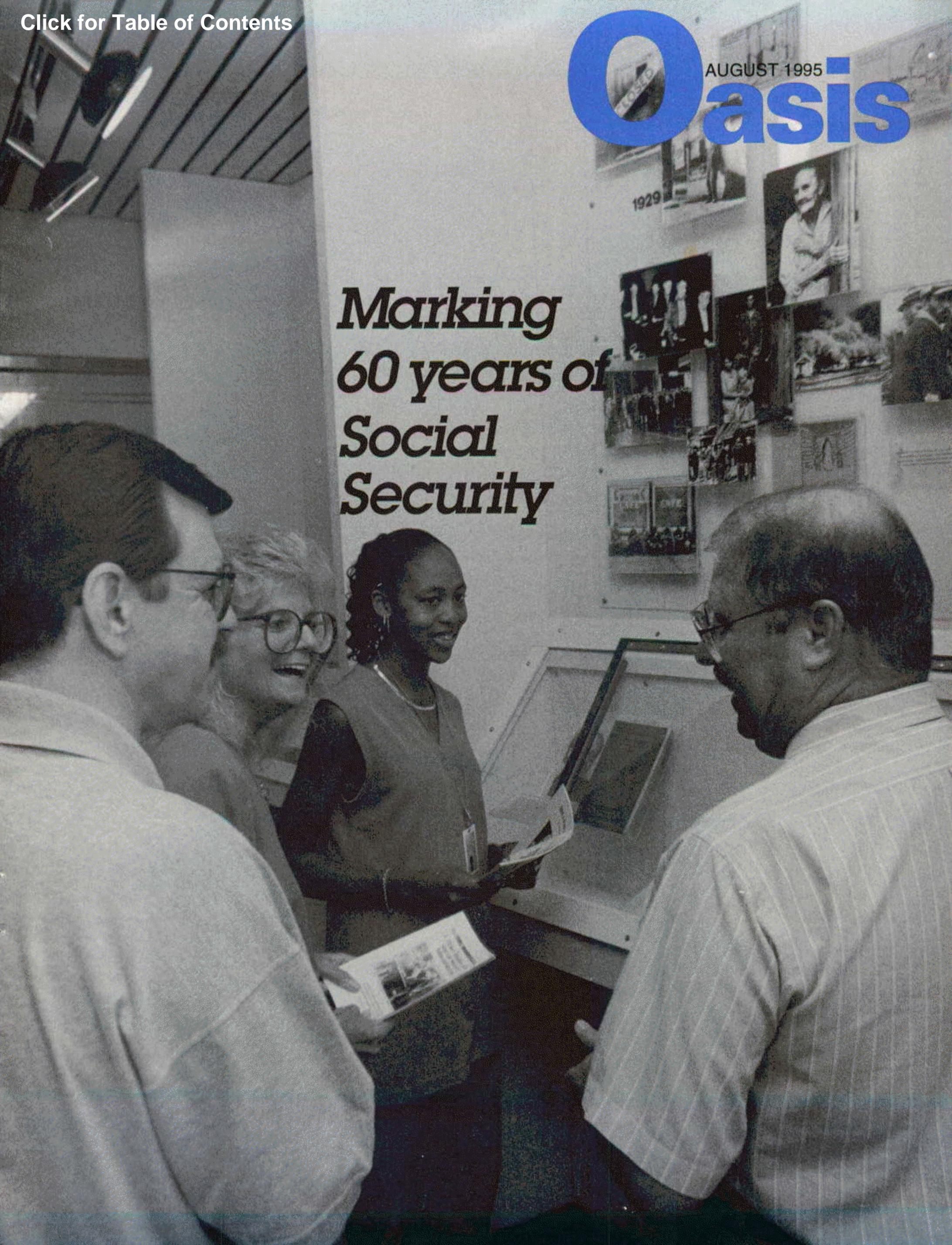


*Marking
60 years of
Social
Security*



Oasis

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From the edito

This month we mark a significant milestone—the 60th anniversary of the signing of the Social Security Act. Social Security has become the most successful domestic program in the history of the United States.

Because of Social Security, millions of Americans can enjoy their retirement years with some financial stability. Because of Social Security, millions of Americans with disabilities can lead more independent lives. Because of Social Security, millions of families can count on continuing income when one parent becomes disabled or dies.

As a tribute to Social Security, we've put together a special section, beginning on page 8, highlighting

the program through the past 60 years. We're also featuring a tour of the SSA History Room, beginning on page 16. In the cover photo, Management Analyst Bob Krebs (far right) guides several employees through history, as he describes some of the exhibits to, from l., Records Management Analyst Don Gombieski, OPLM; Administrative Assistant Chris Close, Federal Protective Service; and Clerk Lakeesha Butler, OSI.

Other articles of interest this month include the latest in the disability redesign process—page 4—and the premiere of the kiosk in Albuquerque, N.M.—page 6.

Because we're not able to print everything that we receive, we'd like

to acknowledge all of those who wrote to us, expressing their feelings about the Oklahoma City tragedy. We received poems, condolences, thank you notes, even contributions (which, of course, we forwarded to the relief fund specified). We heard from employees and retirees alike, and we thank them for writing.

As a final note, employees in Oklahoma City asked us to convey their thanks for the many supportive gestures made on their behalf. As they pick up the pieces of their lives, they say they are grateful to be in the SSA family.

Sheryl Morris

Shirley S. Chater
Commissioner

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Commissioner's message

Celebrating Social Security's 60th anniversary this month

Sixty years ago, American families had virtually no protection against the economic loss that is suffered when a family breadwinner retires, becomes disabled or dies. Most senior citizens lived in poverty. Poorhouses dotted the land. Disability insurance was unknown. Life insurance was meager for many and absent for most.

The Social Security Act of 1935 provided a ray of hope when President Roosevelt signed the new act into law. That signature set in motion historic change that would forever alter the way Americans live and work and the way we think about retirement and our income security.

For 60 years, Social Security has provided a foundation of economic security. Today, nearly 30 million retirees and their families count on a monthly Social Security benefit, and a productive and rewarding retirement is now an expected part of life. About 5.6 million disabled workers and their families receive benefits from Social Security, and 7.4 million survivors get a Social Security payment each month.

For these millions of people, and the millions who have gone before them, 60 years of Social Security history is 60 years of a brighter, more prosperous, more secure America. On behalf of all these individuals whose lives are materially better because of Social

Security we celebrate the program's 60th anniversary.

Social Security works because it speaks to a universal human need. Throughout history, people have had to come to terms with the problem of economic security for those who are no longer fully employed due to age or disability, or when a family breadwinner dies prematurely.

Social Security also endures because it is founded on sound principles. In my view, the success of Social Security is rooted in four basic principles:

- Social Security is an earned right connected to work;
- Social Security is part of a package of protection;
- Social Security is flexible and adaptable; and
- Social Security is a compact across generations.

All of this is not to say that the program faces no challenges in its 60th year. We are faced with some major challenges.

Confidence in Social Security is at a low ebb. Confidence in the future of Social Security is lowest among young workers, many of whom expect they will receive nothing from the program.

We need to educate the public. We need to tell them that the program is not in imminent danger, that there is plenty of time to make whatever changes are necessary to ensure a secure future.

The 60th anniversary of the Social Security Act is, of course,



a celebration of the program itself, and of the men and women who gave us this important legacy. But it is also a celebration of the institution that breathed life into the ideas embodied in the Social Security Act.

It is a celebration of the thousands of dedicated men and women who work for SSA and who have done so over the years. I fully understand that our employees are our most precious resource.

I am confident that if we continue the legacy, the American public will continue to support Social Security and derive its many benefits for another 60 years. And the Commissioner of Social Security in the year 2055 will be able to reflect on 120 years of proud history and marvel at the genius and the hard work of the President, Congress and SSA employees who crafted and carried out such a successful and enduring program.

Shirley S. Chatur

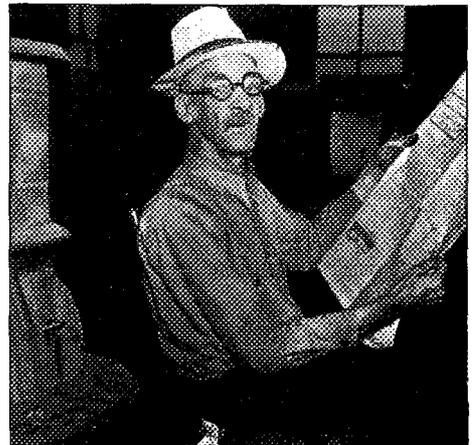


1935-1995 Celebrating 60 years of Social Security

This month, we celebrate the 60th anniversary of the Social Security Act. The program which today covers virtually all jobs, continues to have certain basic characteristics found in the original program; that is, eligibility is earned through work in covered jobs, participation is generally compulsory, the amount of benefits is related to covered earnings, the program is intended to provide a base of protection, and benefits are financed primarily through dedicated payroll taxes paid by workers and their employers.

Yet, while the program fundamentals have remained the same during the past six decades, much has changed. As American work and life patterns have changed, so too has Social Security been adapted to meet current expectations.

The following pages highlight the major changes in the history of Social Security as it has evolved to keep pace with the times.



"This law represents a cornerstone in a structure which is being built but is by no means completed. . . that will take care of human needs and at the same time provide for an economic structure of vastly greater soundness."

Franklin D. Roosevelt



Thirties



August 14, 1935--Social Security becomes a reality when President Franklin Roosevelt signs the act into law. In addition to several provisions for general welfare, the new act created a social insurance program designed to pay retired workers age 65 or older a continuing income after retirement.

Another provision of the act established an independent Social Security Board reporting directly to the President. The original members (in photo, top right) were Arthur Altmeyer (1.); John Winant, Chairman; and Vincent Miles. Their task was to provide employers, employees and the public with information on how earnings were to be provided and to undertake all necessary activities to implement the new program. Sites for field installations had to be chosen and personnel to staff the offices had to be selected and trained.

From 1937 until 1940, Social Security paid benefits in the form of a single, lump-sum payment. Payment of monthly retirement benefits began in January 1940. But, even before the first payment was made, the 1939 amendments to the Social Security Act authorized benefits for aged wives or widows of retirees, their children under age 48 and surviving aged parents.

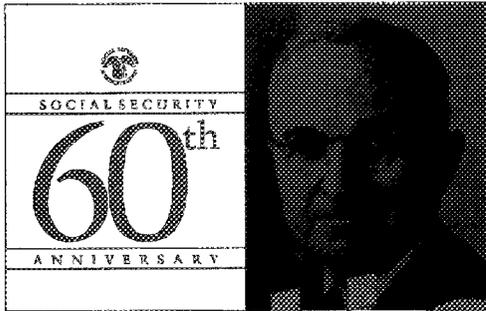
EXAMPLES OF OLD-AGE INSURANCE PAYMENTS UNDER THE SOCIAL SECURITY ACT

The payments in each case will depend upon the worker's wages for employment after December 31, 1936, until he is 65 years old; i.e., his total wages as counted for old-age benefit purposes during that time. In the examples below, total wages are calculated roughly by multiplying average year's pay by the number of years worked, under the law, not over \$3,000 a year from any one employer (except those old-age benefits where there is more than one employer, wages up to \$3,000 from each are counted).

Average week's pay *	Year's pay	Monthly retirement payments to qualified worker after age 65	Payment to estate if worker dies before age 65 receiving benefits
After 10 years work			
\$ 1.0	\$ 52.0	\$ 16.63	\$ 82.00
1.2	62.4	17.72	88.40
1.5	78.0	19.00	95.00
2.0	104.0	22.50	114.00
2.5	130.0	25.50	127.50
3.0	156.0	28.50	141.00
4.0	208.0	34.17	173.00
5.0	260.0	37.50	187.50
After 20 years work			
\$ 1.0	\$ 104.0	\$ 21.13	\$ 104.00
1.2	124.8	22.50	114.00
1.5	156.0	25.50	127.50
2.0	208.0	28.50	141.00
2.5	260.0	31.13	154.40
3.0	312.0	33.50	167.50
4.0	416.0	37.50	187.50
5.0	520.0	41.17	207.50
6.0	624.0	44.50	227.50
7.0	728.0	47.50	247.50
After 30 years work			
\$ 1.0	\$ 156.0	\$ 25.50	\$ 127.50
1.2	187.2	28.50	141.00
1.5	234.0	33.00	165.00
2.0	312.0	37.50	187.50
2.5	390.0	41.13	207.50
3.0	468.0	44.50	227.50
4.0	624.0	47.50	247.50
5.0	780.0	50.50	267.50
6.0	936.0	53.50	287.50
7.0	1092.0	56.50	307.50

The minimum monthly benefit is \$40 per month for one person.
The maximum monthly benefit is \$100 per month for one person.

* From employment covered by the old-age benefit provisions of the act if \$ 3,000 counted.



"The passage of the Social Security Act marked a great advance in our concept of the means by which our citizens, through their Government, can provide against common economic risks. . ."

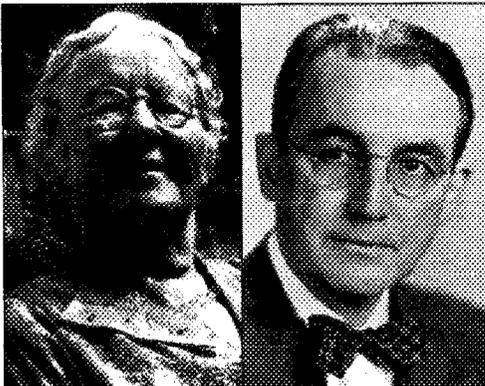
Harry S. Truman

Forties

While the nation concentrated its efforts on fighting World War II, the Social Security program remained essentially unchanged. Nevertheless, the program grew in importance both to the aged and to the economy. The number of beneficiaries grew from about 222,080 at the end of 1940 to more than three million in 1949. Average monthly benefits grew slightly—from \$22.60 for a retired worker in 1940 to \$26 at the end of the decade—less than the rate of inflation.

Under President Harry Truman's Reorganization Plan of 1946, the Social Security Board was abolished and replaced with the Social Security Administration (still under FSA); Arthur Altmeyer became the first Commissioner of Social Security.

Below, left: Ida Fuller, first Social Security beneficiary; right: Arthur Altmeyer. At right, field office employees take applications.



"This system is not intended as a substitute for private savings, pension plans, and insurance protection. It is, rather, intended as the foundation upon which these other forms of protection can be soundly built."

Dwight D. Eisenhower

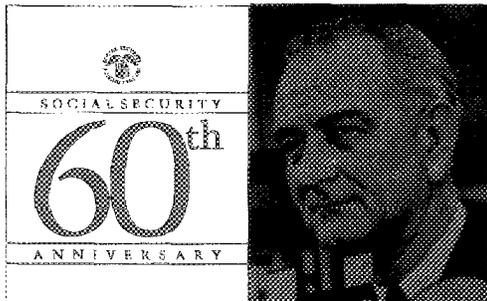


Fifties

Disability coverage was the focus of the decade. 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. By the end of the decade, 559,000 people were receiving disability benefits, with the average benefit amount being around \$80 per month.

At left, Secretary of Health, Education and Welfare Arthur Flemming lays the cornerstone for the new headquarters complex in Woodlawn. Below, electronic data processing equipment is used to update earnings information.





"Compassion and reason dictate that this logical extension of our proven Social Security system will supply the prudent, feasible, and dignified way to free the aged from the fear of financial hardship in the event of illness."

Lyndon B. Johnson

Sixties

Major changes to the Social Security program occurred during this decade. The administration's new Woodlawn headquarters opened as the workforce grew.

The most significant administrative change was the signing of the Medicare bill on July 30, 1965. SSA became responsible for administering a new social insurance program that extended health coverage to almost all Americans aged 65 or older. Nearly 20 million beneficiaries enrolled in Medicare in the first three years. The Health Care Financing Administration assumed responsibility for Medicare upon its creation in 1977.

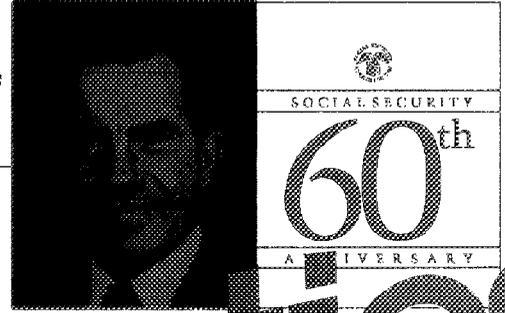
SSA's responsibilities were extended by the Federal Coal Mine Health and Safety Act. Under this act, the agency was directed to process claims and pay benefits to disabled coal miners who have "black lung" disease and to their dependents or survivors.

Below, headquarters complex opens. At right, miners covered for "black lung" disease. Inset, President Johnson signs Medicare bill.

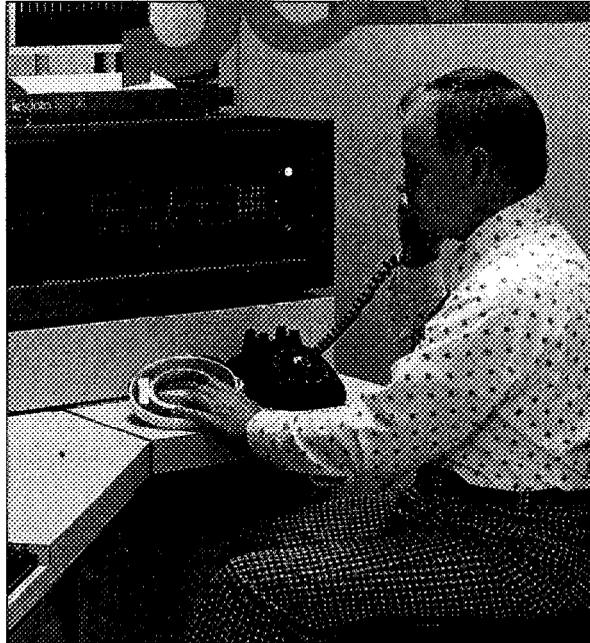
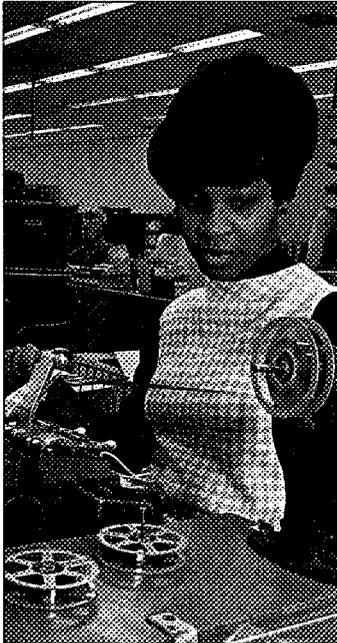


"This Nation must not break faith with those Americans who have a right to expect that Social Security payments will protect them and their families. . . it has become a central part of life for a growing number of Americans."

Richard M. Nixon



Seventies



A new program, Supplemental Security Income, brought new responsibilities to SSA. The agency was chosen to administer the new program because of its reputation for successful administration of existing social insurance programs. Our nationwide network of field offices and large-scale data processing and recordkeeping operations also made SSA the logical choice to perform the major task of converting over three million people from state welfare programs to SSI.

At the start of the program in 1974, there were 3.2 million SSI beneficiaries receiving an average payment of \$114 per month.

To cope with the influx of new beneficiaries, SSA hired approximately 10,000 new employees and opened several hundred new field offices. In addition, the SSA Data Acquisition and Response System, a new nationwide computer network that provided online data retrieval and file updating capabilities, was installed.





"The changes in this legislation will allow Social Security to age as gracefully as all of us hope to do ourselves, without becoming an overwhelming burden on generations still to come."

Ronald W. Reagan

Eighties

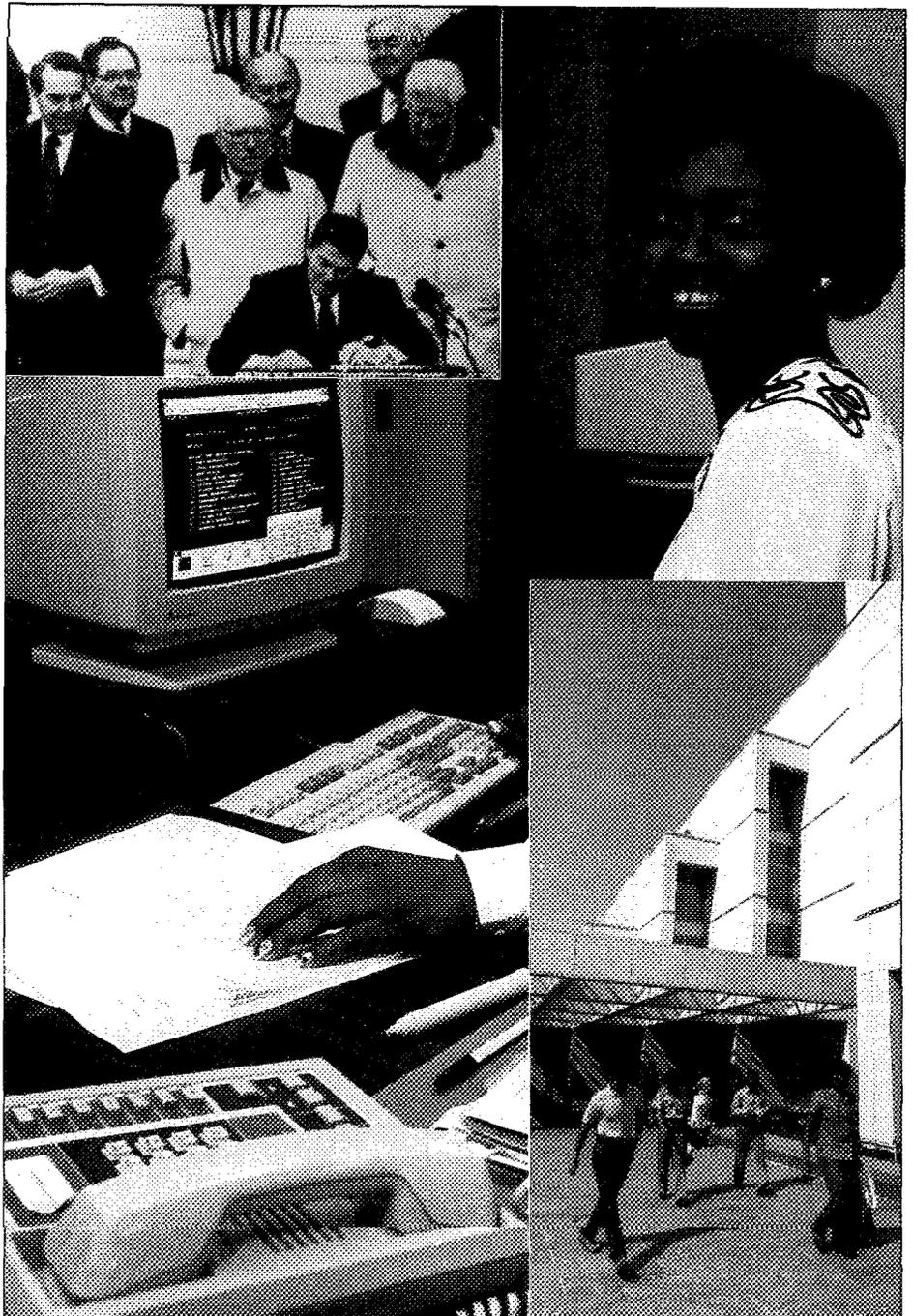
The Social Security Amendments of 1980 made many changes in the disability program. Most of these focused on various work incentive provisions under both Social Security and SSI.

It was determined that the Social Security program faced a serious long-term financing crisis. The Greenspan Commission, appointed by President Reagan, studied the finance issues and made recommendations for legislative changes. The final bill, signed in 1983, made numerous changes in the Social Security and Medicare programs, including the taxation of Social Security benefits, the first coverage of federal employees under Social Security and an increase in the retirement age in the next century.

Throughout the decade, SSA's Systems Modernization Plan was progressing, marked by the opening of the new National Computer Center at headquarters. The Metro West Building in downtown Baltimore also was officially dedicated.

SSA also faced a major downsizing, cutting almost 25 percent of its staff over a five-year period.

At right, President Reagan signs the 1983 amendments; field office employees begin taking claims with computers; and the National Computer Center opens.

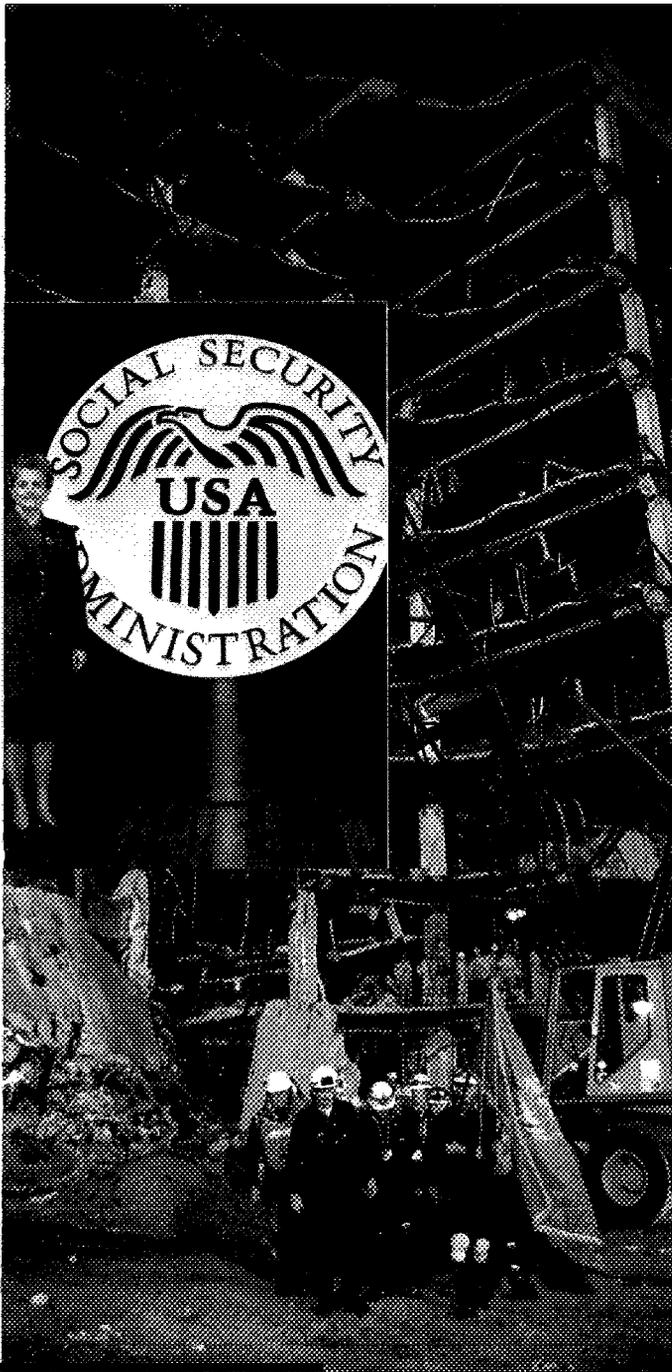


"With an independent Social Security Administration, we are reinventing our government to streamline our operations so that we can serve the American people better."

William J. Clinton



Nineties



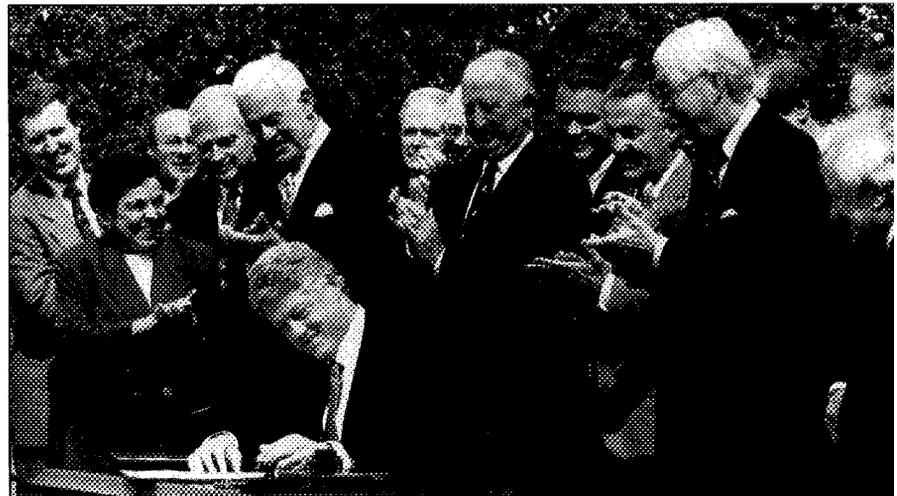
Shirley S. Chater (inset) joined SSA as the 12th Commissioner.

Thanks to the Social Security Independence and Program Improvements Act of 1994, SSA became an independent agency once again on March 31, 1995. President Clinton signs the legislation in photo below.

Al Gore (in photo at left) became the first Vice President to visit SSA headquarters.

Fifteen SSA employees, one office volunteer, and 21 office visitors were killed when a bomb exploded outside the Oklahoma City Okla., District Office on April 19, 1995 (photo, far left). SSA employees across the country quickly responded to help survivors and the families of victims cope with the tragedy.

As of today SSA's 61,315 full-time permanent employees administer benefits to more than 42 million beneficiaries.



Learning from the past

Take a tour of the SSA History Room



A visit to the SSA History Room on the ground floor of the Altmeyer Building at headquarters is a step back in time as well as a dynamic view of the future of SSA.

"The History Room holds a wealth of information important to our agency and our plans for the future include updating the existing displays and organizing the reams of information we have in our archives," said SSA Historian Larry Dewitt. "One of my key goals is to renovate the History Room to make it more dynamic."

Larry, who took over the position of historian in February has several other goals, including:

- starting an oral history project to capture the sense of change through the careers of individual employees;

- publishing a book-length history on SSA highlighting the changes in program administration, operations and legislation; and

- making the history archives more accessible and similar to a reference library

The first project for Larry and Management Analyst Bob Krebs was the booklet, *A Brief History of the Social Security Administration*, issued on the occasion of SSA's independent agency ceremony on March 31. Copies of the booklet

are available through the Historian's Office at Room G-36 Altmeyer, 6401 Security Blvd., Baltimore, MD 21235. Copies also will be available through standard ordering procedures, because the Office of Communications printed additional copies for distribution in August to regional public affairs officers, field offices and teleservice centers.

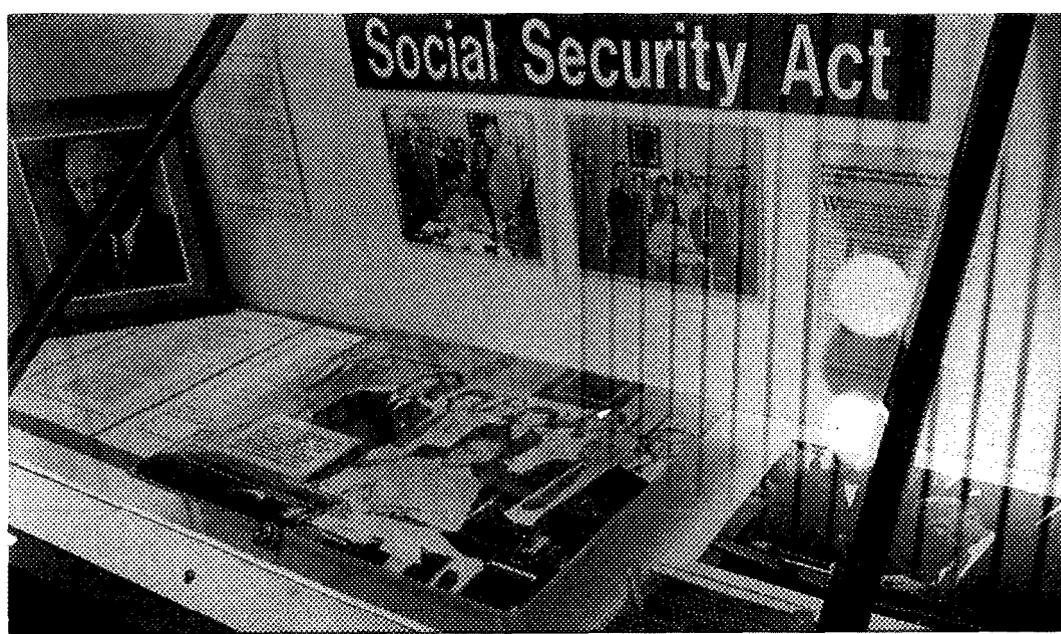
A tour through the History Room offers exhibits from the past to the present. The room was established in 1969 under the direction of SSA's first historian, Abe Bortz. Memorabilia in the History Room relating to pioneer social insurance programs date from the 18th and 19th centuries. There are copies of a pamphlet by Thomas Paine in 1795 advocating old-age pensions, and a letter concerning a speech made by Kaiser Wilhelm I to the Reichstag in 1881, proposing a program of social legislation.

Much of the collection is from the 1930s and focuses on the people who administered the early days of the program. The collection documents the development of ways to satisfy the growing needs of an aging population and the resulting legislation and reorganization of the agency, emphasizing changes as the program evolved.

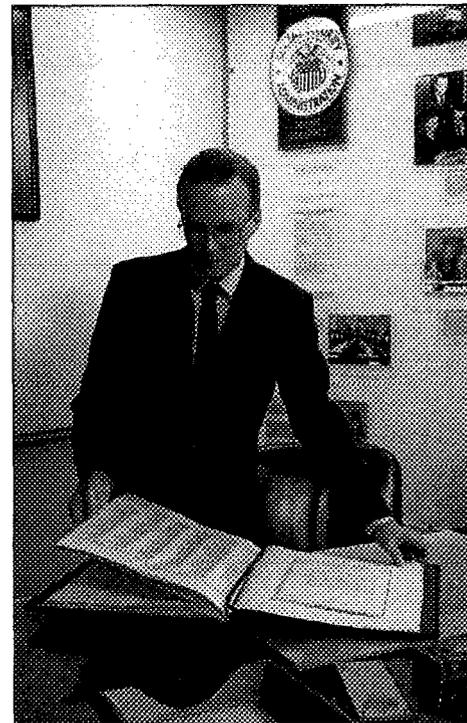
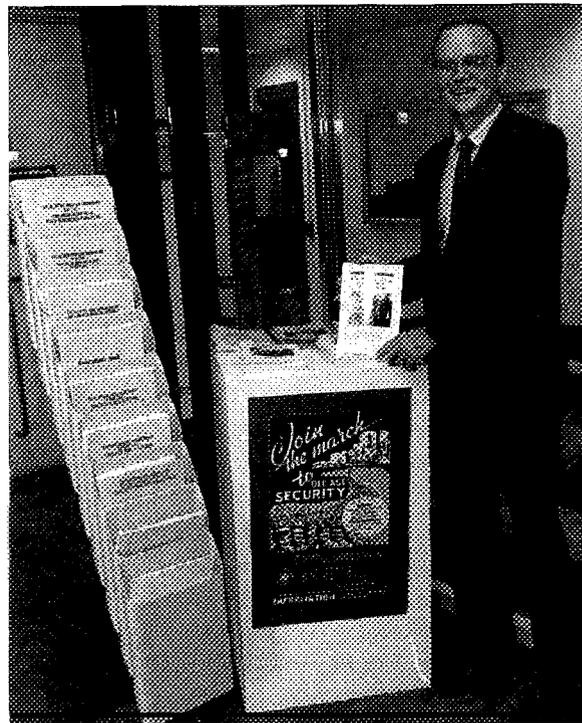
A montage from the 1930s portraying the mood of the nation during the years of the Great Depression includes pictures of the unemployed, bonus marchers, victims of drought, squatters' shacks and soup lines. Dr. Francis Townsend's plan to provide a flat monthly payment (\$200) to all older citizens is on display, as is a copy of President Franklin Roosevelt's executive order establishing the Committee on Economic Security. The group report became the basis for the Social Security Act of 1935.

There is a television screen mounted on the wall that offers a 15-minute video on the history of the program. President Roosevelt's words as he signed the Act are preserved on the film. So are comments of Presidents Lyndon Johnson and Harry Truman at the signing of the Medicare legislation and President Ronald Reagan at the signing of the 1983 Social Security amendments. Also included are President Clinton's remarks at the signing ceremony for the independent agency bill.

The desk used by Social Security Commissioners, from Arthur Altmeyer to Robert Ball, is on display. It holds Commissioner Altmeyer's letter opener, a silver cigarette box he used for paper clips, in- and out-baskets with



At left, one of the History Room exhibits displays memorabilia relating to the signing of the Social Security Act and the independent agency bill; Historian Larry DeWitt examines a book containing lists of approved field offices from 1937 and shows off recent pamphlets; and visitors to the History Room take a self-guided tour.



documents from the period and a '30s-style telephone.

Posters and leaflets were used to explain Social Security to the public, and History Room visitors can see a copy of the first poster urging people to get Social Security cards.

Displays also include pictures of prominent people such as the original members of the Social Security Board, Presidents since Social Security's inception and Commissioners of Social Security.

"Perhaps the most important artifacts on display in the SSA History Room," said Larry "are the pens used by President Roosevelt to sign the original Social Security Act into law in '1935 and by President Johnson to sign the Medicare legislation in 1965. And, in 1994, President Clinton used the same pen as President Roosevelt when he signed the independent agency bill."

The latest display in the History Room depicts the ceremonies and events leading up to the creation of SSA as an independent agency.

"The History Room welcomes visitors and tour groups," Larry said. "Our official visiting hours are from 9 a.m. to 4 p.m., and the hours will be extended this month.

"If employees or retirees have photographs or other materials that might be of interest or suitable for display, I would be happy to receive them, either as donations or short-term loans," he added. "We plan to continue to modernize, update and refine our display of artifacts, pictures and papers to meet the needs of those who have a view of history and an eye on the future of SSA." ♦



Reminiscences

Doing the right thing in the 1930s

(The Social Security program - and the agency that administered it - was fortunate to attract men and women of character and vision. A retired employee who remembers two examples of leadership from the mid-1930s wrote OASIS the following letter.)

In January 1936, I came aboard as Technical Advisor to the Social Security Board. I want to recollect for present employees some inspiring examples of honorable public service from that era.

John Gilbert Winant, formerly three-time governor of New Hampshire, was in 1935 the Chairman of the first Social Security Board. In September 1936, he took his letter of resignation to President Roosevelt in order to be free to defend the Social Security programs against disinformation in the presidential campaign. President Roosevelt pointed out that, as a political appointee, Winant need not resign to campaign. His response was something like this: "Yes, I know, but the Social Security programs have not been politicized, and I am not going to start that."

Frank Bane of Virginia was the first Executive Director of the Social Security Board. About the

same time, he provided us with another example of withstanding political pressure, although he had two children about ready for college. One of his boyhood idols was a senator from his state whom he had once campaigned for as a college student.

A lady with no professional training had applied for a position in the Bureau of Public Assistance. She did not meet the position specifications, but went to the senator to intercede for her. The senator called his long-time friend, Mr. Bane, to see that she would be employed. After checking into it, Mr. Bane told the senator that the lady was not eligible for employment. That so shocked the senator that he went to the floor of the Senate and had Frank Bane's salary reduced by \$500. (That seemed like more money then.)

These examples of public service inspired us and set the standards for employees in all the bureaus, including the Bureau of Federal Old Age Benefits.

Maurine Mulliner (Ret.) ♦

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