Under adequacy of benefits I place not only the amounts but also the simplicity and objectivity and certainty of the provision. Here much has already been accomplished but much remains to be done. Hardly is a law on the statute books before some one proposes some way to improve it. People who distrust social security anyway are likely to complain about the entering wedge or to say, give an inch and they take a mile. But social security is so close to the essentials of our thinking and living that it too cannot help but be evolutionary.

Few people are content to accept for themselves the income and houses and other possessions that their parents or grandparents considered rather satisfactory. If we believe that the United States will continue to develop, we must believe that social security will also evolve and must realize that no particular set of provisions or dollar amounts will ever represent a constant or general standard of adequacy.

Our Objectives in Social Security

Our social security program reflects the kind of economic and political order we want. That, I take it, is a democracy which provides opportunity for all yet rewards individuals in accordance with their capacities and efforts. Thus our social insurance benefits, unlike those in some other countries, differ in amount according to the beneficiary's past earnings.

But enlightened self-interest, as well as common humanity, requires that we set a floor beneath which human beings in our civilization shall not sink. Only in that way can an industrialized society preserve political democracy and a competitive economy in accordance with our traditions. By setting and maintaining such a minimum, we help to ensure an effective labor force and the steady stream of widely diffused purchasing power needed to keep workers steadily and fully employed.

In terms of social security, this objective is expressed in various ways. It is expressed in the relatively larger benefits of lower-paid workers, whose need is presumably greater, and in benefits to compensate for part of the loss in purchasing power which occurs when a man's capacity to earn is cut short temporarily or permanently for any reason that he himself cannot control. It is inherent in special provision for the worker's dependents and in the recognition of the right to assistance on the part of needy persons. In financing, it requires the recognition that the people as a whole, as taxpayers, have not only an obligation but an interest in supporting any part of the costs of needed social insurance provisions that cannot be borne justly by the contributors themselves.

When President Roosevelt signed the Social Security Act in 1935, he called it the "cornerstone in a structure which is being built, but is by no means complete . . ." The amendments of 1936 greatly strengthened certain parts of the program but left other needed protection still unrealized. The Social Security Board, in accordance with its responsibility for studying and reporting on ways of improving economic security, has outlined on other occasions its view of changes that are necessary and now feasible. Our success in achieving "domestic tranquility" and lasting peace will depend in no small measure on the ability of this and other countries to achieve greater security for their peoples. In these first 10 years we have laid the foundation for that effort.

Milestones in the Development of the Social Security Program

1935

ON AUGUST 14, 1935, President Roosevelt signed the Social Security Act. Passage of the act followed the President's recommendations to Congress in June 1934 and intensive work by the Committee on Economic Security, created in the same month to study and recommend legislation to promote economic security. The Committee's report was transmitted to Congress by the President in January 1935, and the Economic Security Bill, embodying the Committee's recommendations, was introduced January 17. A second bill, introduced on April 4 after public hearings, was passed as the Social Security Act.

On August 23 the Senate confirmed the President's nomination of the original members of the Social Security Board—John G. Winant, Chairman, Arthur J. Altmeyer, and Vincent M. Miles.

Since Congress adjourned without appropriating funds for implementing the act, the Board began operations with funds made available in October by the Department of Labor. On December 20 the first State plan for old-age assistance—Michigan's—was approved, and on December 23 the Wisconsin plans for old-age assistance, aid to the blind, and aid to dependent children. The first State unemployment compensation laws were approved by the Board were those of the District of Columbia, on November 15, and of Wisconsin, on November 27.

The Railroad Retirement Act of 1935 and the Carriers Taxing Act, which was later declared unconstitutional, were approved by the President on August 29.

1936

ON JANUARY 1, Federal pay-roll taxes of 1 percent on subject employers having 8 or more employees were first payable under title IX (subsequently the Federal Unemployment Tax Act). The Board had approved State unemployment compensation laws and 19 State plans for old-age assistance, 9 for aid to dependent children, and 10 for aid to the blind.

The first appropriation to implement the Social Security Act with funds for organization of the Social Security Board, administration of the Federal program, and grants to States was made on February 11; payment of public assistance grants to the States
started that same month, and the first grants for the administration of State unemployment compensation laws were made in March. On August 17 an unemployed worker in Madison, Wisconsin, received the first unemployment benefit under a State law. Assignment of account numbers to persons who were working or expected to work in jobs covered by old-age insurance started on November 24. By the end of the year, more than 17 million employee account numbers and 2 million employer identification numbers had been issued.

On November 23 the Supreme Court upheld, in a 4-to-4 decision, the constitutionality of the New York State unemployment insurance law.

1937

As the year opened, 36 State unemployment compensation laws had been approved by the Board. Plans had also been approved for old-age assistance in 42 States, for aid to dependent children in 28, and for aid to the blind in 30. In old-age insurance, contributions from employers and employees first became payable under title VIII of the act (later the Federal Insurance Contributions Act), covered workers began to acquire wage credits toward old-age benefits, and lump sums became payable to those who reached age 65 and to the survivors of covered workers. By the end of the year, more than 37.1 million social security accounts had been established and identification numbers had been issued to 2.6 million employers. With the approval by the Board of 15 State laws during the year, unemployment insurance became Nation-wide, and 21 million workers were in jobs covered by unemployment compensation. Unemployment benefits were payable only in Wisconsin, however.

The constitutionality of the insurance programs established by the Social Security Act was upheld by the Supreme Court in its decisions of May 24.

In May the Board, in cooperation with the Senate Committee on Finance, created an Advisory Council on Social Security, representing employers, employees, and the general public, to study operation of the act and make recommendations.

On June 24 the Railroad Retirement Act of 1937, which amended portions of the 1935 act, was approved by the President. Five days later, on June 29, he approved the Carriers Taxing Act of 1937, which repealed the act of August 29, 1935. In its annual report for the fiscal year ended June 30, the Social Security Board expressed its conviction that protection against the risks of unemployment and old-age dependency should be extended to groups of the population who, for administrative reasons, were not then included, and that study should be continued of the feasibility of protection against additional types of risk.

1938

UNEMPLOYMENT had increased sharply by January, when unemployment benefits became payable in 22 States. By the end of the year 31 States were paying benefits, and the number of local employment offices had expanded from 229 to 900. During all or part of the year, all States used Federal funds for old-age assistance, 42 States for aid to dependent children, and 42 for aid to the blind. In December, payments for all public aid (public assistance and Federal work programs) reached $304 million, the highest peak since the Social Security Act became law. A total of 42.4 million social security accounts for old-age insurance had been established.

Attention centered during the year on proposals for amending the act. President Roosevelt, the Social Security Board, and the Advisory Council on Social Security recommended extending and liberalizing old-age insurance. The President asked that the Board consider the feasibility of extending coverage, commencing the payment of old-age insurance annuities before January 1, 1942, paying larger benefits than originally provided for workers retiring during the earlier years of the system, and providing benefits for aged wives and widows and for the young children of insured workers who die before reaching retirement age. The Advisory Council recommended these changes and also proposed disability benefits for insured persons and their dependents; coverage at once of employees of private nonprofit religious, charitable, and educational institutions, and by January 1, 1940, if possible, of farm and domestic employees, as well as a study of the problems involved in coverage of self-employed persons and government employees; financial participation by the Federal Government from revenues other than payroll taxes; and establishment of a trust fund.

In accordance with the President's request, the Board continued its study of the old-age insurance program and drew up a special report on proposed changes in the act, which was transmitted by the President to Congress early in 1939.

On July 18-20, at the President's suggestion, a National Health Conference was called by the Interdepartmental Committee to Coordinate Health and Welfare Activities to bring the problems of national health and certain recommendations for a national health program before professional groups and the public. A subcommittee—the Technical Committee on Medical Care—included in its report on A National Health Program: A Summary, recommendations for public medical care for the medically needy; consideration of a medical care program for the entire population, to be supported by general taxation or insurance payments or a combination of both; and Federal action toward development of temporary and permanent disability insurance for workers. These proposals were placed before the National Health Conference for study and discussion.

1939

In January, unemployment benefits became payable in 18 additional States, and by July unemployment compensation systems were in full operation in all 51 jurisdictions. During the year some 5 million unemployed workers received more than $429 million in benefits. By the end of 1939, nearly 49 million social security accounts had been established for old-age insurance, and all States had approved plans for old-age assistance, 42 for aid to dependent children, and 42 for aid to the blind.

The Board's report, "Proposed Changes in the Social Security Act," considered in the legislation adopted later in the year, was transmitted by the President to Congress on January 16.

The report of the Interdepartmental Committee to Coordinate Health and Welfare Activities, transmitted to Congress by the President on January 23, included recommen-
ations for the use of Federal grants to expand and strengthen general State services for public health and for maternal and child health and to develop needed hospital facilities and State programs of medical care; it also recommended development of a system of disability insurance.

On July 1, under the Federal Reorganization Act of 1939, the Social Security Board was made part of the newly established Federal Security Agency, and the U.S. Employment Service was transferred from the Department of Labor to the Board.

Benefits under the Railroad Unemployment Insurance Act first became payable on July 1. Provision was made for transfer from the State unemployment compensation funds to the Railroad Retirement Board of the excess of contributions paid on behalf of railroad workers over expenditures for benefits.

The Social Security Act Amendments of 1939, signed by the President August 10, made major changes in old-age insurance, principally by expanding the program to include dependents' and survivors' benefits and by making benefits payable in 1940 instead of 1942. Lump-sum payments to workers at age 65 were discontinued, benefits were increased for eligible workers retiring in the early years of the program, and an old-age and survivors insurance trust fund was established to take over the assets of the old-age reserve account.

Several important changes were also made in other provisions of the act. Congress approved raising the annual limit for appropriations for administrative expenses of State unemployment compensation agencies from $49 to $80 million and broadened the provisions for additional credit given employers against the Federal tax. The amendments relating to public assistance were designed chiefly to liberalize and clarify existing Federal provisions and to strengthen the administration of the State plans. Federal financial participation for aid to dependent children was increased to one-half (instead of one-third) the amounts expended under the State plan, with a maximum payment of $18 for the first child and $12 for each additional child aided in the same home; the age limit for children toward whose payments Federal funds can be used was raised from 16 to 18 years if the child attends school regularly. The maximum for individual payments in which Federal matching funds may be used was increased to $40 a month for aid to the blind and old-age assistance, and Federal reimbursement for State expenditures for administering aid to the blind was increased to 50 percent.

Under the amendments, also, the States were required, as of January 1940, to establish and maintain merit standards for public assistance and employment security personnel as a condition of their receipt of Federal grants.

1940

MONTHLY BENEFITS to retired workers and to their dependents, and to the survivors of deceased workers, became payable at the beginning of the year, bringing old-age and survivors insurance into full operation. State Federal programs for old-age assistance were in effect in all States, and for aid to the blind in 43 for the entire year; 43 States used Federal funds for all or part of the year for aid to dependent children.

All States paid unemployment benefits throughout the year; monthly disbursements reached their peak of $55.7 million in July. Under the impetus of the defense program, however, employment began to swing upward in the last 5 months of the year, and unemployment benefits for December totaled only $30.9 million.

On September 14 the President recommended to Congress legislation designed to protect the social insurance rights of workers called into military service. The Social Security Board, in its Fifth Annual Report, recommended that old-age and survivors insurance be extended to most of the major excepted employments; that the provisions of old-age and survivors insurance be coordinated with those of other systems for Federal, State, and local government employees; that unemployment compensation be extended to employees working for employers of 1 or more, maritime workers, and other excluded groups, except public employees and the self-employed; that the Federal Government share in the costs of general assistance; and that provision be made to cover the risks of medical costs and of wage loss during temporary or permanent disability.

1941

DURING THE YEAR, 4 State programs of aid to dependent children and 1 of aid to the blind were established under the Social Security Act. The Federal Government participated in programs for old-age assistance in all States, as in earlier years; for aid to dependent children in 47 States, and for aid to the blind in 44 States.

By 1941 the effect of the defense program was evident in all phases of the Nation's economy; it was reflected immediately in the operations of unemployment compensation and indirectly in the other Board programs. At the same time, proposals for improving the programs continued. On January 6 the President, in his message to Congress on the state of the Union, recommended that the coverage of the two insurance programs be extended, opportunities for adequate medical care widened, and plans made for a better employment system for assuring work for persons needing gainful employment. On August 14, in the Atlantic Charter, President Roosevelt joined the Prime Minister of Great Britain in including among the common principles in national policies of the two countries the desire "to bring about the fullest collaboration between all nations in the economic field with the object of securing, for all, improved labor standards, economic advancement and social security."

A system of disability compensation and Federal sharing in the costs of medical care for recipients of assistance were among the recommendations made by the Board in its report on the sixth year of operations under the Social Security Act. In addition, the Board expressed its belief "that measures to assure adequate medical care to all persons who need it and to protect workers and their families against the costs of medical care are of basic importance to social and national security and that a beginning should be made in this field." It also recommended provision, in equity to the men called into the national service, for preserving servicemen's rights under the insurance programs.

1942

THE DECLARATION of war on December 8, 1941, brought all resources of the social security programs into the war
Governors to the President's request with the affirmative response of State effort. On January 1, in accordance with the affirmative response of State Governors to the President's request of December 19, 1941, the States turned over to the Social Security Board the operation of the State-administered employment offices, to effect the fullest utilization of the Nation's labor supply. Four months later, on April 18, the War Manpower Commission was established by Executive order, and on September 17 the USES was transferred to the Commission to consolidate all authority over employment and employment training. The Chairman of the Social Security Board served as Executive Director of the WMC from May until December.

Emergency benefit and assistance programs for civilians were authorized in February 1942, when the President allocated $5 million to the Federal Security Agency Administrator "to be expended . . . for providing temporary aid necessitated by enemy action to civilians." The Administrator allocated funds to the Social Security Board for administering benefits through the Bureau of Old-Age and Survivors Insurance and assistance through the Bureau of Public Assistance, which also received operating responsibility for the resettlement assistance program for enemy aliens and American-born Japanese on the West Coast.

On April 12 the agreement became effective between the United States and Canada for coordinating and integrating the unemployment insurance of the two countries to avoid duplicating contributions and benefits. On April 29, Rhode Island enacted the first State sickness compensation law, providing cash sickness benefits for workers covered by the State unemployment compensation law.

With the decline of Federal work and other emergency programs of the 1930's and the development of old-age and survivors insurance, income payments to individuals under all social insurance and related programs began in May to exceed all public aid payments (chart 2).

The Permanent Inter-American Committee on Social Security was created by the Inter-American Conference on Social Security, which opened in Santiago, Chile, on September 10, with the Chairman of the Social Security Board as chairman of the delegation from the United States.

The Revenue Act of 1942 (October 21) postponed the increase in the rate of contributions scheduled for 1943 under the Federal Insurance Contributions Act. The new law held the 1943 rate at 1 percent each for employers and employees and specified that the increase to 2 percent should be effective for 1944 and 1945.

1943

Throughout the year the impact of the war economy was apparent in all social security programs. Claims for unemployment benefits were greatly reduced in number, assistance rolls declined, and the beneficiary rolls of old-age and survivors insurance recorded less than the anticipated increase. In September one State—Wyoming—paid no unemployment benefits, and in October and November, expenditures for unemployment benefits reached the all-time low of $3.5 million. All Federal emergency public aid begun in the 1930's was terminated by the end of June; Federal financial participation in public aid thus became limited to the special types of public assistance under the Social Security Act. All States administered old-age assistance with Federal participation; 49 States, aid to dependent children; and 46, aid to the blind.

Plans for social security for the armed forces and for a comprehensive postwar system of social security received much attention. Probably the most detailed proposal was that of the National Resources Planning Board, sent to Congress by the President on March 10.

Coverage under old-age and survivors insurance for the duration of the war was extended on March 24 to seamen employed by or through the War Shipping Administration; the Administration was authorized to make wage deductions and tax contributions as though it were a private employer. The first disability payment under the civilian war benefits program was made to a civilian defense worker on March 26.

In April, Rhode Island began payment of cash sickness benefits to workers covered by its unemployment compensation program. In May the Supreme Court decided in a New York case that there were no constitutional limitations to the States' extending unemployment compensation coverage to maritime workers.

The Social Security Board went on record in its Eighth Annual Report as favoring comprehensive measures to distribute medical costs and to assure access to medical care to all who need it. It recommended a comprehensive national system of social insurance, with provisions for compensating insured persons and their dependents for a reasonable portion of wage losses due to unemployment, sickness and disability, old age, and death, and a considerable part of the expense of hospital and medical services. A substantial part of the cost should be met by employer and employee contributions; eventually a Government contribution from general tax funds would be warranted. For the State-Federal system of public assistance, the Board recommended a variable-matching basis for Federal grants; Federal participation in assistance for children who are needy for any reason whatever; elimination of the Federal matching maximum in aid to dependent children; and Federal financial participation in general assistance and in costs of medical care of public assistance recipients.

Vocational rehabilitation provisions of the Social Security Act became operative with enactment July 6 of the Vocational Rehabilitation Act Amendments which broadened the program and made the Federal Security Administrator responsible for its administration.

On June 6, legislation was enacted permitting States to continue payments to old-age assistance recipients
at the rate paid in July 1943, without regard to any increase in resources from wages earned in agricultural employment.

On July 28 the President outlined a program for servicemen which included mustering-out pay, unemployment insurance for persons registered with the USES who cannot find jobs, and service credits toward unemployment compensation and Federal old-age and survivors insurance. On November 23 he recommended to Congress a uniform system of unemployment allowances for demobilized servicemen and women and military-service credits under old-age and survivors insurance, and he urgently requested enactment of Federal unemployment insurance for seamen. On December 22, Congress postponed for 60 days the increase in Federal insurance contributions scheduled for January 1, 1944.

1944

**With the Progress of the War in Europe,** problems of demobilization of the armed forces and civilian war workers, readjustment of the labor force, and industrial reconversion became more pressing. President Roosevelt urged the extension of old-age and survivors insurance to many groups now excluded and expansion of the program to include disability benefits. He stressed the need for extension to all members of the armed forces of credit under old-age and survivors insurance for their period of military service; for Federal unemployment allowances for members of the armed forces; for postwar education and unemployment insurance for members of the merchant marine; and for unified programs for demobilization of war workers, for their reemployment in peacetime pursuits, and for the provision, in cooperation with the States, of unemployment benefits during the transition period.

Several laws to promote orderly demobilization and reconversion were enacted. The Muster-Out Payment Act of 1944, approved February 3, provided for payments to veterans of World War II honorably discharged or relieved from active service. The G. I. Bill of Rights—the Servicemen’s Readjustment Act of 1944—was approved on June 22 and included provisions for education and training allowances, special placement services through the USES, and readjustment allowances while the veteran is finding employment. In September all State employment security agencies began administering the readjustment allowances provisions.

The War Mobilization and Reconversion Act of 1944, in addition to establishing the Office of War Mobilization and Reconversion, amended the Social Security Act by establishing a Federal unemployment account in the unemployment trust fund and adding title XII, providing for advances to State unemployment funds when the funds approached insolvency. Title VI of the Social Security Act was repealed by the Public Health Service Act of July 1, which consolidated and revised the existing laws relating to the Public Health Service.

The Revenue Act of 1943, passed over the President’s veto on February 25, extended throughout 1944 the postponement of the scheduled increase in contribution rates under the old-age and survivors insurance program; it also authorized an appropriation to the trust fund of any additional amounts required to finance benefits and payments under the program. A Board ruling of October 31 permitted recomputation of old-age and survivors insurance benefits to include credit for additional wages for services performed after the original award had been determined.

In June, payments under the public assistance programs (including general assistance) totaled $81.1 million, in contrast to $304 million for all public aid in December 1938. Programs under approved State plans were in operation in all 51 States for old-age assistance, in 49 States for aid to dependent children, and in 46 States for aid to the blind. Expenditures for unemployment benefits, which had reached a peak of $55.7 million in July 1940, were $23.6 million in June 1945. Under old-age and survivors insurance, 82.2 million accounts had been established by the end of June. It is estimated that living account holders included more than 74 million persons or almost 70 percent of the total population aged 14 and over. About 1.3 million beneficiaries were entitled to monthly benefits totaling $23.6 million a month. Almost 750,000 aged workers were eligible but because of earnings in covered employment had not filed for benefits.

**1945**

**President Roosevelt,** in his message of January 6 on the state of the Union, stressed the need for an “American economic Bill of Rights,” and in his budget message presented 3 days later he expressed the hope that Congress would give “early consideration to extension and improvement of our social security system and will reexamine the financial basis of the program.”

On March 26 the House voted funds for a study of the Social Security Act, with particular reference to old-age and survivors insurance and the related problems of coverage, benefits, and taxes.

The 20 American republics represented at the Inter-American Conference on Problems of War and Peace, held early in the year in Mexico City, reinforced guarantees for continental security and solidarity with recommendations for extending social security plans, improving conditions of labor, and protecting family life.

In April, Congress exempted income earned by old-age assistance recipients in caring for the sick from consideration in determining their need. Both this exemption and the exemption of income earned by old-age assistance recipients in agricultural labor will expire 6 months after the war ends.

On May 28, President Truman called on Congress to widen the coverage of unemployment compensation to include Federal employees, maritime workers, and other workers, their benefits to be financed entirely by the Federal Government but administered by the States. He also recommended that Congress supplement, out of Federal funds, existing benefit provisions up to a maximum of at least $35 for a claimant with dependents, and for as much as 26 weeks for workers who remain unemployed.

In June, payments under the public assistance programs (including general assistance) totaled $81.1 million, in contrast to $304 million for all public aid in December 1938. Programs under approved State plans were in operation in all 51 States for old-age assistance, in 49 States for aid to dependent children, and in 46 States for aid to the blind. Expenditures for unemployment benefits, which had reached a peak of $55.7 million in July 1940, were $23.6 million in June 1945. Under old-age and survivors insurance, 82.2 million accounts had been established by the end of June. It is estimated that living account holders included more than 74 million persons or almost 70 percent of the total population aged 14 and over. About 1.3 million beneficiaries were entitled to monthly benefits totaling $23.6 million a month. Almost 750,000 aged workers were eligible but because of earnings in covered employment had not filed for benefits.

In a tenth anniversary statement on August 13, President Truman hailed the Social Security Act as "one of the great peacetime achievements of the American people." We can be proud of the progress made in the brief 10 years in which social security
The American way of life. But “we still have a long way to go before we can truthfully say that our social security system furnishes the people of this country adequate protection. Therefore we should lose no time in making our Social Security Act a more perfect instrument for the maintenance of economic security throughout this country.

“I expect to present to the Congress specific recommendations looking toward this objective.”

A sound social security system, he added, “requires careful consideration and preparation. Social security worthy of the name is not a dole or a device for giving everybody something for nothing. True social security must consist of rights which are earned rights—guaranteed by the law of the land. Only that kind of social security is worthy of the men and women who have fought and are now fighting to preserve the heritage and the future of America.”

Ten Years in Review

Democracy can thrive, President Roosevelt once said in a talk to the Nation, only when it adequately respects the dignity of the common people “by so ordering society as to assure to the masses of men and women reasonable security and hope for themselves and for their children.” Developments under the Social Security Act, summarized in the preceding section, are one measure of progress in establishing the groundwork for that security and hope.

Another measure is the adequacy and universality of the protection offered. The following pages outline briefly the extent to which our population shares in protection under the Social Security Act and related public programs; review developments in the three major programs for which the Social Security Board has administrative responsibility; and describe the expansion of social insurance in other countries during the past decade, despite war and the threat of war.

Social Security Today

In the tenth year of the social security program in the United States, the wartime economy gave an opportunity for earnings to nearly everyone who was able to take a job. Individual income, including pay of servicemen and allowances to their dependents, was at the highest levels in the country’s history (chart 3). Nearly half the total population was in the civilian labor force or the armed services. Unemployment averaged not much more than three-quarters of a million persons, less than had been thought possible in any circumstances in this country. With the withdrawal from civilian employment of some 11 1/2 million men and women into the armed forces and with the unprecedented demands for workers, millions of persons who otherwise could not have got or kept jobs were able to support themselves wholly or at least partially. Among these were old people, children and other inexperienced workers, handicapped persons, and women who ordinarily would not have taken work outside their own homes.

Steady work and higher wages, together with the lack of certain types of consumer goods, enabled many families to put aside appreciable savings for future contingencies. As in other years, too, a large number of persons were able to purchase or increase their holdings of private insurance to provide income in their old age and protection for their families.

Yet even in a year like 1944, when the threat of unemployment was at a minimum, there were relatively few families whose economic security and independence would not be seriously lessened or lost by the old age, disability, or death of the family breadwinner. In an average year most families can save little or nothing out of current income. The major economic risks for which the insurance and assistance programs of the Social Security Act were established persisted in the wartime economy.

At the end of these 10 years since the Social Security Act became law, what, in terms of public provision for social security, do the people of the Nation possess?

Most workers in industry and commerce have or are earning protection...