Curriculum Guide

“Our Plain Duty” FDR and America’s Social Security

Franklin D. Roosevelt Presidential Library and Museum

“OUR PLAIN DUTY”

SOCIAL SECURITY

FDR AND AMERICA’S SOCIAL SECURITY

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Table of Contents

Curriculum Guide Objectives 1
What Does It Mean to Think Historically? 2
How are Historical Records Helpful in Teaching? 3
Overview: Social Security 4
Overview: The New Deal 7
Related Documents 10

• June 18, 1934 - Report of Unemployment Insurance Committee to the Industrial Advisory Board
• June 22, 1934 - Report, The Problem of Economic Security
• April 10, 1935 - Summary of Social Security Bill H.R.7260
• Address of the President(Fireside Chat) delivered by radio from the White House April 28, 1935
• August 14, 1935 – Statement of the President Upon Signing the Social Security Bill
• October 17, 1935 – Chicago Tribune Political Cartoon

Vocabulary 12

Teaching Activities and Assignments 13
Curriculum Guide Objectives

The purpose of this DVD curriculum package is to provide material that is aimed at meeting two goals. The first is to help students gain an understanding of Franklin Roosevelt’s creation of the Social Security Program in August 1935. The second is to familiarize students with the use of primary sources, and to train them in using document-based historical research techniques. Interpreting historical documents and reviewing historic film footage helps students gain a better understanding of history as the rich tapestry that it is, rather than as a series of loosely connected facts, dates and events. It also helps them to develop and refine their critical thinking skills.

This package includes a short DVD suitable for classroom viewing, a set of topical documents, and a series of teaching ideas and activities for you to adapt to your classroom and curriculum needs. More information on this and other Roosevelt-related topics can be found on our website at www.fdrlibrary.marist.edu or by contacting our education department at (845) 486-7751.

General Objectives: Document Based Questions

When students have successfully completed the exercises included in this packet they should be able to examine a primary source and

- identify factual information;
- identify points of view;
- gather, arrange and evaluate information;
- compare and contrast information;
- draw conclusions;
- prepare, present and defend arguments.

Specific Objectives: Social Security

Students should also be able to

- identify specific challenges faced by Americans prior to the creation of Social Security
- understand the complexity of developing and securing passage of major social legislation
- empathize with people facing major financial insecurity
- assess the future of Social Security in terms of its benefits and solvency
- compare and contrast contradictory viewpoints concerning the need for Social Security and the ways it is financed and administered.
What Does It Mean to Think Historically?

In order to really understand history, students need to think historically. They have to be taught the mental skills needed not just to ingest and regurgitate “facts,” but to examine, evaluate, and understand history. Thinking historically requires a complex set of skills similar to those used by a detective trying to solve a mystery.

These skills include:

- **Finding Evidence:** The first step to understanding history is to know where to find the photographs, documents, and artifacts that tell the story of the time, place, people, and events under examination.

- **Classifying and Categorizing:** Organizing bits of information from both primary and secondary sources in a manner that reveals a broader story is an important skill.

- **Checking and Cross Checking:** Information must be checked and then rechecked in order to build a contextual understanding. This is called corroboration. Special attention must be paid to make sure that information is both valid and reliable.

- **Identifying Sub-texts:** Are there political, social, economic, cultural or other sub-texts at play?

- **Constructing a Viable Interpretation of Events:** What “story” does the information seem to tell? Is this a plausible account of what may have happened?

- **Filling in the Blanks:** Sometimes historians must fill in the gaps when specific evidence does not exist. Great care must be taken to do so in a way that does not introduce excessive bias or contemporary beliefs and attitudes. Historic events must be viewed within the context and attitudes of their own time. However, no matter how pure the intentions, interpretation is always tainted by the assumptions and prejudices of the interpreter.

- **Promoting and Arguing your Point:** Once a plausible story has developed, it needs to be told so that it can be examined and scrutinized by outside, objective sources.
How are Historical Records Helpful in Teaching?

Historical records are useful to teachers in a variety of ways. They help students learn to:

- interpret
- explain
- apply
- clarify
- analyze
- evaluate
- assess
- describe
- form opinions
- empathize
- identify
- compare and contrast
- develop self-knowledge
- establish perspective
- identify contradictions
- determine what is accepted as fact and what is rejected as fiction
- draw conclusions
- weigh generalizations
- recognize multiple interpretations
- examine evidence
- analyze raw data
- develop confidence in their ability to gather information
- draw upon visual, literary and musical sources
- develop a sense of excitement about learning about history

These skills can be developed or enhanced by those who participate in document-based learning programs. In addition to skill development, students find working with objects and documents to be fun and exciting. Teachers often have the same reaction.
Overview: Social Security

“Our Plain Duty” FDR and America’s Social Security

“If, as our Constitution tells us, our Federal Government was established . . . ‘to promote the general welfare,’ it is our plain duty to provide for that security upon which welfare depends.”

Franklin Roosevelt
Message to Congress
June 8, 1934

It is America’s biggest social program, providing benefits to over 52 million people. It is one of the largest single items in the federal budget, representing over 20 percent of all spending. And, this year, as we mark its 75th anniversary, its future commands national attention. It is Social Security.

The crown jewel of the New Deal, Social Security is FDR’s greatest legacy to the nation. Roosevelt called it “our plain duty”—a basic obligation Americans owe to one another. “He always regarded the Social Security Act as the cornerstone of his administration,” Secretary of Labor Frances Perkins recalled, “and . . . took greater satisfaction from it than from anything else he achieved on the domestic front.”

Almost half of America’s senior citizens could not support themselves. Millions lived in poverty. Most had no access to private pension plans and the limited state-run programs that existed had paltry benefits and stringent age and residence requirements. Most older Americans worked until they dropped or were fired, sought help from family or charities, and tapped whatever savings they had. But in the depths of the Great Depression, jobs and family assistance became harder and harder to secure. And, the life savings of millions disappeared when thousands of banks collapsed.

The unemployed also lived on the razor’s edge. In 1933, one in four workers was out of work. With no federal safety net of unemployment benefits, a layoff notice could swiftly lead to poverty. A sudden illness or accident or the death of a breadwinner could bring disaster just as quickly.

When the Great Depression struck, there was no federal social safety net for the elderly and the unemployed. State and local government provided little aid. Family resources and charities were stretched to the breaking point. Older jobseekers struggled with the added burden of age discrimination.

As the crisis deepened, populist movements sprang up, demanding government action to ensure economic security. Louisiana Senator Huey Long championed his popular “Share Our Wealth” program, promising steep taxes on the rich to fund pensions and a guaranteed annual minimum
income of $2500 ($40,000 in 2010 dollars) for everyone. In California, an unemployed 66-year-old doctor named Francis Townsend devised the Townsend Old Age Revolving Pension Plan.

He proposed that the federal government provide a $200 a month pension (around $3300 in 2010 dollars) to every person age 60 or older. The pensions would be funded by a national sales tax. Pensioners had to spend their monthly checks within 30 days. Townsend argued this would revive the economy by stimulating consumer spending. Critics said it would simply transfer purchasing power from the young to the old, while doubling the national tax burden. Still his movement spread like wildfire. By 1935, thousands of Townsend Clubs boasted over two million members.

Franklin Roosevelt was the first sitting president to support government sponsored old age, unemployment, and health insurance. FDR wanted to enact a national program to address the broad problem of economic insecurity. But he recognized he would face political, economic, and constitutional challenges. Taking office at the lowest point of the Great Depression, the new President chose to delay tackling long-term economic security as he focused on battling the immediate crises of hunger and joblessness.

While Roosevelt delayed, he was pushed to act by his Secretary of Labor Frances Perkins. The first woman to serve in a presidential cabinet, Perkins was deeply committed to creating a permanent social safety net for Americans. FDR also faced pressure from the fast-growing national movement for old age pensions founded in 1933 by Dr. Francis Townsend. Millions of Americans signed petitions supporting Townsend’s pension plan.

On June 29, 1934, FDR acted. He issued an executive order creating a cabinet level Committee on Economic Security to prepare legislation for Congress. Its chair was Frances Perkins.

On January 15, 1935 the Committee on Economic Security presented its final report to President Roosevelt. Two days later, FDR unveiled the Social Security program and sent it to Congress.

Though Democrats had a nearly three to one majority in the House and Senate, Congressional passage was not swift or easy. At key points the bill threatened to become unraveled or postponed. Congress made significant changes. Most importantly, it scaled back coverage, dropping many large labor categories, including farm and domestic workers. Though others in the administration objected, Treasury Secretary Henry Morgenthau had told Congress it would be difficult to collect payroll taxes from such workers.

In the House many were indifferent to a program that promised payroll taxes in the short-term and only limited benefits until 1942. Some favored more radical proposals like the Townsend Plan. A March 30, 1935 New York Times headline noted “Hopes Are Fading For Security Bill.”
In April, FDR took action. He called House leaders to the White House and urged them to pass the Act as a matter of loyalty to him. On April 19 the House approved the bill 372-33, with strong bipartisan support. In late April, the President touted Social Security during a Fireside Chat to the nation. In the Senate, the bill’s supporters fought an effort to let businesses with pension plans opt out of Social Security. On June 19, a bi-partisan majority in the Senate passed the measure 77-6. A Senate-House committee worked out differences between the two versions of the bill and, in early August, Congress sent the Social Security Act to the President.

On August 14, 1935 legislators and advisors crowded into the White House Cabinet Room to witness the signing of the Social Security Act. News photographers and film crews recorded the moment for history as FDR put his signature on the bill. Standing directly behind the President was the person most responsible for it—Secretary of Labor Frances Perkins. After signing the Act, the President read a short statement. “We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life,” he observed. “But we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age.” The headline in that day’s Washington Post read “New Deal’s Most Important Act.” Few today would disagree.

Social Security instantly became America’s biggest social program. Yet, ironically, a program now deemed by some to be too large to keep its promises was criticized in 1935 for being too small.

Initial Social Security benefits were much lower than today and the program covered only 60 percent of workers. Vast groups—most significantly millions of farm and domestic workers—were excluded. Because Hispanics and African Americans filled a large percentage of these jobs, they were disproportionately affected. The system also reflected traditional views of family life. Many jobs categories dominated by woman were not covered. Women generally qualified for insurance through their husbands or children.

Seventy-five years after its creation, Social Security is widely popular. But it is also controversial. In recent years, its long-term financial viability has been debated, with critics echoing complaints first raised during the 1930s. Social Security’s defenders criticize Congress’s use of money from the Social Security Trust Fund for other purposes and argue that the system’s solvency can be assured with shared economic sacrifice.

Stark demographic and fiscal trends demand the nation’s attention. Without action, the Social Security Trust Fund will be empty in 2037. Ultimately, the question today is the same one the nation has faced since 1935. Is Social Security still “our plain duty”?
Overview: The New Deal

“This great nation will endure as it has endured, will revive, and will prosper…”

Franklin D. Roosevelt
March 4, 1933

As Franklin D. Roosevelt spoke these simple and inspiring words, Americans from coast to coast, weary from years of economic hardship, were willing to take the freshly minted President at his word. He was offering them hope, which was all that many people had left. The economic hardships brought on by the Great Depression had reached a pinnacle by the spring of 1933. The banking system was near collapse, a quarter of the labor force was unemployed, and prices and production were down by a third from their 1929 levels. Just a few short years before, Herbert Hoover had proclaimed, “We in America today are nearer to the final triumph over poverty than ever before in the history of any land.” How could things have gone so wrong, so fast?

Conventional wisdom places the beginning of the Great Depression on “Black Tuesday” October 29, 1929, but the factors undermining the economic stability of American and world markets had been in play for some time. One of those factors was a lack of diversification in the American economy throughout the 1920’s. American prosperity had been built on a few core industries, most noteworthy automobiles and construction. As the 1920’s progressed, market saturation began to take hold and automobile and construction expenditures began to drop dramatically.

In addition to the declining demand for products, purchasing power began to skew against those at the lower end of the economic ladder. As demand for products decreased, so did wages - especially for farmers and factory workers. More and more consumers found themselves unable to afford the goods and services the economy was producing. This resulted in even less demand and sparked layoffs and factory shut downs.

Yet another factor contributing to the economic woes of the nation was the dubious debt structure of the economy. Farmers who traditionally live on or near the edge of economic prosperity, were being hit with the double whammy of declining crop prices and a continuing drought that was literally turning their land to unusable dust. Crop prices were too low to cover the fixed costs of machinery, taxes, mortgages and other debts. By 1933, nearly 45 percent of farms were behind in their mortgage payments and faced foreclosure. Many farmers in the
southwest region of the country that had come to be called the Dust Bowl simply abandoned their farms. These “Arkies” and “Oakies” loaded up their families and whatever possessions they could carry and headed west.

A final factor came from beyond our borders. When World War I finally concluded, the Allied nations of Europe owed American banks huge sums of money. With the European economies in shambles, not even the victorious countries were able to make their payments to American banking institutions. They had insisted on reparations from the defeated nations in hopes of using those resources to repay their American creditors. The defeated nations were even less able to muster the necessary funds. American banks refused to forgive the debts, but they did allow European governments to take out additional loans to pay down the original debts. This created a dangerous cycle of paying debts by incurring still more debt. By the end of the 1920’s, the American economy was beginning to weaken due to the factors mentioned above. In an effort to protect American manufacturing, protective tariffs were put in place making it more and more difficult for European goods to enter the United States, and many soon defaulted on their loans bringing about a world wide economic crisis.

In 1932, Franklin D. Roosevelt was in his second term as Governor of New York. He had steered the Empire State through the early years of the Great Depression with relative success and set his sights on the presidency. The summer before the 1932 election, in his acceptance speech before the Democratic National Convention, Roosevelt had promised, “a new deal for the American people.” Yet many of the programs that would come to epitomize the New Deal –the Agricultural Adjustment Act (AAA), Civilian Conservation Corps (CCC), Tennessee Valley Authority (TVA), Federal Deposit Insurance Corporation (FDIC), Social Security Insurance, Works Progress Administration (WPA), National Recovery Administration (NRA), and the Farm Security Administration (FSA), were still in their most embryonic stages.

Upon taking office, the new President began immediately to make good on his pledge to get the country moving again. The pace of his first one hundred days in office, beginning in March of 1933, was a whirlwind which produced and passed no less than fifteen major pieces of legislation. Roosevelt sought to establish broad relief measures, major new programs in industrial and agricultural planning, and banking reform. Though the scope of the programs he proposed seemed to some to go in all directions, the threads that held the New Deal together were Roosevelt’s unbridled confidence in himself and the American People, and his commitment to bring about three R’s - Relief, Recovery and Reform.
Relief for the millions of Americans who suddenly found themselves without work, without food, without shelter and without hope, was the President’s first priority. He had concluded that help for the down-trodden must come from beyond the traditional private or local government sources. He believed that the federal government needed to take on a larger role in providing for the well-being of the American people. Though today this concept seems quite natural, the idea of such government involvement in the affairs of business and industry was relatively new and untested in FDR’s time. Critics from the political right accused him of exerting too much government influence, while critics from the left complained his programs were not ambitious enough. Roosevelt steered a steady course and kept the American public informed about his plans and their progress through a series of radio addresses that came to be called “fireside chats”. These broadcasts were centered on specific topics and issues, and were delivered in warm, folksy language that made people feel they were partners in the efforts the President was putting forth.

The experiment of the New Deal yielded varied results. Some programs were nearly universally applauded such as the CCC, TVA, or the FDIC. Others such as the NRA were attacked in the media or overturned in the courts. Still others such as Social Security have become so interwoven in our social and political fabric that it is difficult to imagine a time when they did not exist. Regardless of the fate of the individual programs, the fact remains that the New Deal forever changed the political, social, and economic landscape of the United States. Historians and scholars continue to debate just how successful the relief, recovery and reform efforts of the New Deal programs were and their lingering impacts today.
Social Security Curriculum Guide Documents

Document #1: Statement of the President Upon Signing the Social Security Bill into Law
In this short statement FDR congratulates the Congress for passing this bill and making life more secure for many American citizens. (August 14, 1935)

Document #2: Political Cartoon on Social Security
This cartoon from the Chicago Tribune presents the fear of many young Americans that there would be no money available when they retired 30 or 40 years in the future. (October 17, 1935)

Document #3: Report of Unemployment Insurance Committee to the Industrial Advisory Board
This report outlines a federal plan to provide unemployment compensation for workers. It proposes a complex contribution and benefit program but acknowledges that as a federal measure, it may be unconstitutional. (June 18, 1934)

From the papers of Harry Hopkins, this is a suggested outline as a final report on the economic security issue. It includes a discussion on factors leading to insecurity and provides measures for pensions, health insurance, unemployment and workman’s compensation. (June 22, 1934)

Document #5: Letter and Outline from the Committee on Economic Security
This letter and report to Harry Hopkins from Assistant Director Joseph Harris includes a summary of the Social Security bill as passed by the House of Representatives on April 19, 1935 and sent to the Senate. It addresses two specific provisions of particular interest to states. (May 6, 1935)

Document #6: Social Security Administration Information Poster
This 1936 poster provided the public with information about the new Social Security program.

Document #7: Address of the President (Fireside Chat) April 28, 1935
In this radio address the President describes his programs as a set of carefully thought pieces designed to fit and work together to bring about greater social security especially for those suffering from unemployment.
Affordable Care Act of 2010 – Signed into law by President Barack Obama on March 30, 2010 this law is designed to expand health Medicaid eligibility, provide incentives for business to provide health care for its employees and prohibits health care discrimination based on pre-existing conditions. There is also a tax penalty for individuals who do not acquire health insurance.

Bipartisan – means to have support from both of the major political parties that control the United States Congress, the Democrats and the Republicans

Committee on Economic Security – On June 29, 1934, FDR issued an executive order creating a cabinet level Committee on Economic Security to prepare legislation for Congress. On January 15, 1935 the Committee on Economic Security presented its final report to President Roosevelt. Two days later, FDR unveiled the Social Security program and sent it to Congress. Congress made significant changes scaling back coverage and dropping many large labor categories, including farm and domestic workers.

Constitution – Considered one of the “Charters of Freedom” along with the Declaration of Independence and the Bill of Rights, the Constitution was established in 1789 and is the written framework for the government of the United States. It establishes three branches of government, the legislative, executive and judicial which together control the operation of the government.

Entitlement Programs – Programs that require the government to provide some benefit to individuals who meet the criteria for eligibility.

Fireside Chat – an address used by President Roosevelt to speak directly to the people of the United States via radio. The broadcasts were characterized by Roosevelt’s plain, folksy and straight forward approach to explaining the challenges the Nation faced and his plans for addressing them.

Francis Perkins - Secretary of Labor during the Roosevelt Administration. She was the first women to serve in a President’s Cabinet. She was a driving force behind the President’s push for Social Security.

Francis Townsend - unemployed 66-year-old doctor who devised the Townsend Old Age Revolving Pension Plan. He proposed that the federal government provide a $200 a month pension (around $3300 in 2010 dollars) to every person age 60 or older. The pensions would be funded by a national sales tax. Pensioners had to spend their monthly checks within 30 days. Townsend argued this would revive the economy by stimulating consumer spending.
**Huey Long** – This Louisiana Senator who championed his popular “Share Our Wealth” program, promising steep taxes on the rich to fund pensions and a guarantying an annual minimum income of $2500 ($40,000 in 2010 dollars) for everyone.

**Medicaid** - A federal-state medical assistance program passed into law by President Lyndon Johnson in 1965. It helps pay hospital, doctor and medical expenses of people with low income.

**Medicare** – A public health insurance program passed into law by President Lyndon Johnson in 1965 that pays many medical expenses of the elderly and the disabled. It is funded through social security taxes, general revenues and premiums paid by recipients.

**New Deal**—The term given to the collection of more than forty federal government programs created by Franklin D. Roosevelt to help America out of the Great Depression and through World War II. Examples include the Agricultural Adjustment Act (AAA), Civilian Conservation Corps (CCC), Federal Deposit Insurance Corporation (FDIC), Social Security, and the Farm Security Administration (FSA).

“**Share Our Wealth**” – A program championed by Louisiana Senator Huey Long, that promised steep taxes on the rich to fund pensions and a guaranteed annual minimum income of $2500 ($40,000 in 2010 dollars) for everyone.

**Social Security**- Signed into law by Franklin D. Roosevelt on August 14, 1935, Social Security is a compulsory national insurance program. It is financed through taxes on employers and employees and covers four broad categories: old age and survivors insurance, disability insurance, Medicare and unemployment insurance.

**Solvency** - The ability to meet financial obligations.

“**The Third Rail of Politics**”- A term used to describe an issue or topic that is considered so politically sensitive and charged that elected officials are ‘afraid to touch it’.

**Townsend Plan** - A plan put forth by an unemployed 66-year-old doctor from California named Francis Townsend. The plan proposed that the federal government provide a $200 a month pension (around $3300 in 2010 dollars) to every person age 60 or older. The pensions would be funded by a national sales tax. Pensioners had to spend their monthly checks within 30 days. Townsend argued this would revive the economy by stimulating consumer spending.
Teaching Activities and Assignments

The following activities have been developed for teachers to use in the classroom or as homework assignments. They are grouped under the following topics: general activities and document specific activities. Each assignment has been designed in a way that allows students to utilize a variety of skills including: reading for understanding; interpreting audiovisual materials; analyzing photographs, letters, reports, correspondence, and speeches; writing with clarity; roleplaying; and researching historic evidence. Each of the activities can be adapted to suit your students’ needs and your own teaching style.

The educational impact of these activities will be greatly enhanced by a class visit to the Roosevelt Presidential Library and Museum to view the “Our Plain Duty” FDR and America’s Social Security exhibit in person. We encourage you to contact our education department at 1- 800 FDRVISIT (prompt 4 for Education Department) to discuss fieldtrip arrangements.

This curriculum guide includes excerpts from period documents. It is important to remember that these documents must be viewed in the context of their own time. The documents can be found in their entirety on our website www.fdrlibrary.marist.edu

General Activities

1. Ask students to imagine that they are an elderly person living in the United States in the year 1932. They have become too old to work and have little or no savings to draw upon. When they “retired” they got a small gift but will receive no pension from their former employer. Now ask them to consider these questions:

   -Where will they get the money to pay their rent?
   - Where will they get the money to buy food?
   -To whom will they turn to for help if they become sick?
   -Do they think their quality of life will increase or decrease over time?

2. Ask students to consider how Social Security numbers are generated. How can the government be certain that they will not issue two identical numbers? Given that there are nine digits in a social security number arranged in a sequence of three digits (area numbers), two digits (group numbers) and four digits (serial numbers); how many social security numbers could potentially be generated?
3. Ask your students to pretend that they are the son or daughter of an elderly person as described in the question above and they have managed to arrange a five minute meeting with President Roosevelt to discuss the problem of taking care of their elderly parent. What evidence, arguments, and examples would they use to convince FDR that the government needs to do something to help?

What response would the student have if FDR raised the following questions:

-Why is it the government’s obligation to help?
-Why didn’t this person save more money when they were working?
-How will I sell this politically to the Congress, and to the American people?
-What impact will this have on the expectations of others who need help?
-How will we fund this program?

4. Ask students to consider to what extent does the need for Social Security still exist? Beyond old age, what are some of the other reasons people receive Social Security benefits? Ask your students if they feel these reasons are ‘justified’, ‘fair’, and/or ‘right’?

5. Discuss with your students that there are threats to the solvency of the Social Security System. These include the aging demographic of the American population, Congress dipping into the fund to pay for other government programs and the ever increasing costs of benefits. What suggestions can they offer for fixing these problems? Would they be willing to see changes made to the Social Security System? If so what might these changes be?

**Document Specific Activities**

1. Ask students to carefully review the 1936 Social Security poster put out by the Social Security Board. What occupations are not included in the coverage? Given the demographic and socio-economic conditions facing America in the 1930s what groups of people would most likely be working in those occupations? What explanations might be given for excluding them? Are these explanations valid?

2. Ask students to review President Roosevelt’s Social Security signing statement made on August 14, 1935. The President acknowledges that the bill will not protect everyone from every problem but he does describe it as a “cornerstone” of a structure that will be on-going. What long term benefits does President Roosevelt see the Social Security program as having for American society as a whole? In what ways have his predictions been accurate? In what ways have they failed to materialize?
3. The tragic events of September 11, 2001 have forced most Americans to become more aware of their physical safety and security. Ask your students to list five factors that contribute to their physical safety and security. The “Great Recession” brought on by the economic events of 2007, 2008 and 2009 has forced many Americans to become more aware of their financial and economic safety and security. Ask your students to list five factors that contribute to their financial and economic safety and security. Now ask them to compare and contrast the items on their economic security list to those listed on the first page of the Summary of The Social Security Bill H.R. 7260, April 10, 1935. In what ways do the lists overlap? In what ways do they differ? What factors might account for the similarities and the differences?

4. Ask your students to review the June 22, 1934 report titled, The Problem of Economic Security. Have them take particular note of the factors contributing to economic insecurity. Which of these problems have been eliminated; which of these problems exist today? How do the factors that caused the problems in the 1930s compare to the factors causing the problems that exist today? What lessons might the policy makers of today learn from the writers of the report in 1934?

5. Ask your students to examine the Chicago Tribune cartoon dated October 17, 1935. Who does the man in the first panel, wearing what appears to be a dark robe, represent? What do the chart and the bags of money in the top panel suggest about the way the pension money will be used? How accurate was the prediction of the artist concerning the availability of the funds in 1977? If the cartoon were drawn today, what year might be substituted for 1977? Given what you know about the accuracy of the cartoon’s prediction: what would your prediction be for the solvency of Social Security in 2037?

6. Share with your students President Roosevelt’s April 28, 1935 fireside chat in which he addresses the need for social security for American workers in the form of unemployment insurance and the interconnectedness of his many programs. Ask students to write a reaction paper or letter based upon what they read or heard. Do they agree with the President’s claim that his sort of social security is needed? If they do not agree, ask them to explain why.