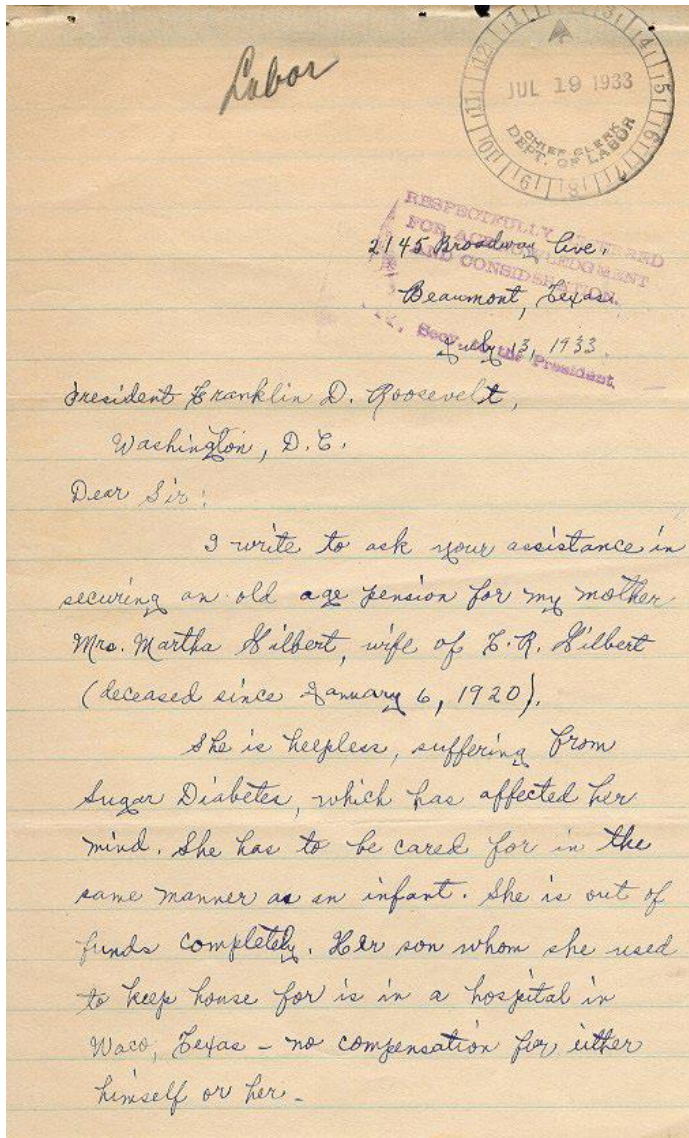


## How Social Security was Born: Section 1 Answer Key

**Directions:** Read the article below. Answer the questions in complete sentences.

### Section 1: Letters to Franklin D. Roosevelt (1)



2145 Broadway Ave.  
Beaumont, Texas  
July 13, 1933

President Franklin D. Roosevelt  
Washington, D.C.

Dear Sir,

I write to ask your assistance in securing an old age pension for my mother Mrs. Martha Gilbert, wife of C.R. Gilbert (deceased since January 6, 1920). She is helpless, suffering from Sugar Diabetes, which has affected her mind. She has to be cared for in the same manner as an infant. She is out of funds completely. Her son whom she used to keep house for is in a hospital in Waco, Texas—no compensation for either himself or her.

**Source:** Social Security Administration. (n.d.). Letter to President Roosevelt regarding old-age pensions. Retrieved from <http://www.ssa.gov/history/lettertoFDR.html>

I am a widow; have spent all my savings in caring for her. I have kept boarders & roomers in a private home to keep my four children for I have always been a lady; this is why I appeal to you to place your dear mother in my dear mother's place. With no money and no place to go unless it be to the poor house, I cannot rent my rooms now for she demands constant care & attention. Please do something about this request as soon as possible.

She will be 82 years old on August 9<sup>th</sup>.

Yours truly,  
Mrs. M. A. Zoller Sr.

I do not own my home & at present I cannot meet my bills (overdue). I don't know what to expect next.  
Thank you in advance.

I am a widow: have spent all my savings in caring for her. I have kept boarders in a private home to keep my four children for I have always been a lady; this is why I appeal to you to place your dear mother in my mother's place. With no money and no place to go unless it be the poor house. I cannot rent my rooms now for she demands constant care & attention. Please do something about this request as soon as possible.

She will be 82 years old on August 9<sup>th</sup>.

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Mrs. M. A. Zoller Sr.

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Thank you in advance.

Source: Social Security Administration. (n.d.). Letter to President Roosevelt regarding old-age pensions. Retrieved from <http://www.ssa.gov/history/lettertoFDR.html>

## Flyer from the election of 1932 that Mrs. Zoller included in her letter

**PRESIDENT  
FRANKLIN D. ROOSEVELT**

**As Governor of New York, Signed the Old Age Pension Bill of New York, and as President Will Strongly Favor Old Age Pensions.**

**DEMOCRATIC NATIONAL PLATFORM: "We advocate unemployment and old age insurance under state laws."**

We need a pension law that gives every dependent man and woman 60 years old and over a pension of \$1.00 per day. Twenty-five states now have Old Age Pension Laws. All pension laws now in force that give less than \$1.00 per day, and the age limit is above 60 years, ought to be amended. Millions have been made dependent by deflation and unemployment and through no fault of their own. (Include Stamp).

2145 Broad Way AVE,

Name Mrs. T. R. Gilbert Street \_\_\_\_\_

Beaumont, Texas

R. F. D. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ *needs*

*she will be 82 - August 9, 1933 - Is a widow - no income - Help now!*

## Section 1 Questions:

1. What circumstances make Mrs. Zoller and her mother's situation so dire?  
*Student answers might include: Mrs. Zoller's mother's age, her widowhood, her inability to take care of herself, the inability of anyone in the family to take care of Mrs. Zoller's mother, and the fact that she has no apparent hope of finding help.*
2. What is the writer's specific request?  
*Students should understand that she specifically asks for the President's assistance in securing her mother's "old age pension" rather than more general support.*
3. How does the writer make her case to the president?  
*Student answers might include that she personalizes her appeal by relating her mother's situation to that of the president's mother and that she emphasizes how much she and her family have already done on their own.*
4. Given the mother's circumstances, what other options might have been available to her? Is her situation a result of poor planning?  
*Student answers will vary.*
5. What role does Mrs. Zoller believe the federal government (or President Roosevelt) should play in her or her mother's life? What basis might she have for expecting this sort of help from the government? Does she write as if she is expecting something radically new in the way the government takes care of Americans?  
*Student answers will vary, but they might note that her appeal—as personal as it is—seems based on a wish that the government would take care of deserving people in need. On the other hand, she is not asking for a change in program or policy, just help from President Roosevelt. Students might speculate about the significance of this. Ask them what else they would need to know in order to understand the basis of Mrs. Zoller's appeal and the extent to which her views are representative of the needs, hopes, and expectations others had at that time.*
6. What does the Flyer from the 1932 election imply that Mr. Roosevelt would do if he became President?  
*It implies that if elected president, Mr. Roosevelt would support plans for a government-sponsored old-age pension.*
7. Why do you think Mrs. Zoller included the flyer in her letter to President Roosevelt?  
*Mrs. Zoller is holding the president to account and expects him to fulfill his campaign promise of government relief.*



## How Social Security was Born: Section 2

**Directions:** Read the article below.

### Section 2: The 1936 Government Pamphlet on Social Security

#### WHAT THIS MEANS TO YOU

THIS means that if you work in some factory, shop, mine, mill, store, office, or almost any other kind of business or industry, you will be earning benefits that will come to you later on. From the time you are 65 years old, or more, and stop working, you will get a Government check every month of your life...

#### The Amount of Your Checks

How much you will get when you are 65 years old will depend entirely on how much you earn in wages from your industrial or business employment between January 1, 1937, and your 65th birthday. A man or woman who gets good wages and has a steady job most of his or her life can get as much as \$85 a month for life after age 65. The least you can get in monthly benefits...is \$10 a month...

#### TAXES

THE same law that provides these old-age benefits for you and other workers, sets up certain new taxes to be paid to the United States Government...

#### Your Part of the Tax

The taxes called for in this law will be paid both by your employer and by you... [D]uring the next 3 years, beginning January 1, 1937, you will pay 1 cent for every dollar you earn, and at the same time your employer will pay 1 cent for every dollar you earn, up to \$3,000 a year. Twenty-six million other workers and their employers will be paying at the same time.

[B]eginning in 1940—you will pay, and your employer will pay, 1.5 cents for each dollar you earn, up to \$3,000 a year... [B]eginning in 1943, you will pay 2 cents, and so will your employer, for every dollar you earn... After that, you and your employer will each pay half a cent more for 3 years, and finally, beginning in 1949... you and your employer will each pay 3 cents on each dollar you earn, up to \$3,000 a year. That is the most you will ever pay.

## YOUR EMPLOYER'S PART OF THE TAX

The Government will collect both of these taxes from your employer. Your part of the tax will be taken out of your pay. The Government will collect from your employer an equal amount out of his own funds...

**[Source:** Social Security Administration. (n.d.). Social Security numbers: The 1936 government pamphlet on Social Security. Retrieved from <http://www.ssa.gov/history/ssn/ssb36.html>]

## How Social Security was Born: Section 3 Answer Key

**Directions:** Read the articles below. Answer the questions in complete sentences.

### Why Social Security?

#### Excerpt 1

#### **For the colonists a musket was a symbol of a home's security**

“For 250 years and more many American families, like the first colonists, measured their security in terms of the things they could make and do for themselves. As the frontier stretched westward, covered wagons carried with them the habits and ideals that had conquered the wilderness at Jamestown and Massachusetts Bay.

Now automobiles plunge in days over the trails that a scout on horseback or a wagon could travel only in months, and airplanes cross the continent in a single hop. The ways in which American families live have changed as swiftly as the ways in which they travel.”



#### Excerpt 2

#### **Today most families must buy, rather than make, their living**

“As cities have grown up we have taken another series of steps for social security by banding together to pay for certain kinds of protection that no one family can provide for themselves. We have police and fire departments, for example. We make fire laws governing the kinds of buildings that people may build in safety to themselves and their neighbors. We support public-health departments. We set up traffic regulations to protect safety of life on the highways and streets.

We also have taken steps to aid helpless people who need a kind of care or an amount of protection that few families can provide for themselves. As our increasing scientific knowledge showed the need and the way, we built hospitals for the mentally sick and for people with tuberculosis. We made laws and opened clinics and special schools for crippled children.”



**Source:** Social Security Administration. (n.d.). Why Social Security? Retrieved from <http://www.ssa.gov/history/hybook.html>

## Section 3 Questions:

1. Does this program represent a change in governance that threatens American values and traditions?

*Answers will vary but expect that they will take account of the rationale offered in the booklet.*

2. How does the booklet use the contrast between the past and the present to introduce the new program?

*Student answers will vary, but may include observations about how the booklet links the new program to ways in which Americans have always taken care of one another and changes in the modern economy. They might discuss ways in which the illustrations are part of this message.*

3. Would the booklet make the program more acceptable to Americans? Did the booklet affect the students' own ideas about whether the program is consistent with American values and traditions?

*Student answers will vary.*