

Social Security & the Common Good

Excerpts from "A Commitment to All Generations: Social Security and the Common Good" U.S. Catholic Conference Administrative Board, 1999

Social Security reflects our commitment as a society to ensure a minimum level of security for all workers, their families and persons with disabilities. Any changes in this essential program should extend our individual commitment to care for others across generational and economic lines. Because of the program's commitment to workers, their families and persons with disabilities, the Social Security reform discussion should address not only economic and political issues but also moral issues.

As bishops, our concerns are especially focused on how discussions will affect the most vulnerable workers and their dependents - those least likely to have other forms of financial security. This statement is intended to offer information about the principles of Catholic social teaching and Social Security reform. People of good will can and will disagree about specific applications and policy judgments, but we believe these principles can contribute to the public dialogue on preserving our commitment to our children, our parents and ourselves through Social Security.



Social Security has helped reduce poverty rates for the elderly, from 35 percent in 1959 to less than 11 percent in 1996. Low- and average-wage workers often benefit as much or more from the disability part of the program as they do from the retirement part. In addition, Social Security benefits lift more than 1 million children out of poverty each year through the survivors' benefits due them upon the death of a parent. If we separate out these various programs or pit one part of the program against another, we put at risk the security of persons with permanent disability as well as the surviving spouses and children of workers and all those who rely on Medicare and Medicaid for their health insurance.

Principles for the Dialogue

A. Human Dignity: The dignity of each person is a gift from God. This gift is protected by basic human rights that are universal and inherent in the very nature of the human person. Included among these rights is the right to security in case of sickness and old age. The elderly and persons with disabilities do not forfeit their claim to basic human rights because they are old or disabled. We must recognize our responsibilities to the elderly and persons with disabilities to ensure their dignity and worth, so that they can enjoy their God-given rights.

B. The Common Good: Because our lives are lived with others, our human rights are realized in community, and we all must work together across generational and economic lines for the sake of the common good, for the general welfare of the entire human family.

C. Option for the Poor, Solidarity: We measure all policy choices first by how they touch the poor and vulnerable. When there is a question of allocating scarce resources, the poor and vulnerable have a compelling claim to first consideration. ... Through our individual and public decisions, we must stand in solidarity with those who are poor and vulnerable.

D. Subsidiarity: We vigorously defend the unique roles of families, community associations and other intermediate institutions. However, these groups alone cannot protect human dignity and promote the common good without the assistance of the whole society, including governmental institutions.

Role of Individuals, the Private Sector

Workers and their families should be made secure against unemployment, sickness, accident, old age and death. Individuals have the first - but not the sole - responsibility to secure their future.... Personal savings and private pensions are two important elements in achieving that security. However, individuals, employers and employees often cannot achieve this objective without relying on some form of social insurance. Some form of support offered by the entire nation is a necessary complement to achieving that security for average- and low-wage-earning families.

Continued on next page

Role of Government

Government should participate in creating a comprehensive program for insurance against illness, disability, unemployment and old age. In these cases, the role of government is to ensure that when a wage earner can no longer support his or her family because of old age, death or disability, he or she should still be able to maintain a decent standard of living and not be forced to depend on welfare or charity. In the United States the Social Security system provides this basic social insurance protection. Therefore, it is very important that all Americans support the system, have confidence in it and work constructively to make it a fair and sound program.



Criteria for Examining Reform

-Changes in Social Security should not put at risk those individuals and families whose resources are already very limited.

-The disability and survivors' portions of the Social Security program should remain linked to the retirement portion to ensure continuity of commitment to workers and their families in cases of disability and death.

-Any changes made in the tax structure should be weighted in favor of the poor. Those with lower incomes should bear less of the total Social Security tax burden than those who are more affluent.

-Benefit inadequacies with respect to the benefits received by some women should be remedied.

-Principles of equity and concern for the common good support bringing employees from all sectors of the economy into the Social Security program. ... The church's support for the Social Security program would suggest that all newly ordained priests should participate in the program, and those who opted out should be offered an opportunity to opt back in.

Conclusion:

Social Security provides a basic "floor" of security for workers, their families and persons with disabilities. We should examine how our Christian commitment to each other is expressed through our individual and common actions. There is a great deal of attention being paid to the partisan and political implications of the debate. Public commentary focuses on tactics, postures and positioning. The key question for us is not which party gains or loses, but how our national solidarity, expressed through the Social Security program, is preserved and how all people's lives, but especially those of average- and low-wage workers and their families, are enhanced or diminished as a result of these proposed changes.

We ask Catholics to think about Social Security reform proposals not only from the perspective of their individual or family self-interest, but also from the perspective of average- and low-wage workers and their families. We urge Catholics to join with others in legislative networks or other efforts so that their voices can be heard as critical decisions are being made. Finally, we call on people of good will to support a social contract that reflects our enduring commitment to those in our community and nation as members of one human family.