

Funding Social Security: A Modern Approach Essay

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Social Security Overview

Social Security is one of America's most successful government programs, and has helped millions of Americans avoid poverty. Congress passed the Social Security Act in 1935 and the retirement benefits program went into effect on January 1, 1937. Social Security issued its first monthly retirement benefits check to Ida May Fuller of Ludlow, Vermont on January 31, 1940 in the amount of \$22.54. Miss Fuller, a Legal Secretary, retired in November 1939. She started collecting benefits at the age 65 and lived to be 100 years old, dying in 1975. Miss Fuller worked for three years under the [Social Security](#) program, the accumulated taxes on her salary during those three years was a total of \$24.75. During her lifetime she collected a total of \$22,888.92 in benefits (SSA). Since that time the law has been revised many times since its original enactment however the original Social Security Act provided only retirement benefits for wage and salary earners. In 1939, benefits were added for family members after the worker's death or retirement (Diamond & Orszag).

Social Security is administered by the Social Security Administration. The Social Security Administration is an independent agency in the executive branch of the federal

government. The commissioner of the Social Security Administration is appointed by the President and approved by the Senate and serves a term of six years. The Social Security Administration provides the following programs which are covered by the Social Security Act: 1) Social Security which includes retirement, survivors, and disability insurance. 2) [Medicare](#) which is hospital and medical insurance for the aged, the disabled, and those with end-stage renal disease, and is administered by...

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... lessons will help anyone throughout their lives in more ways than just saving a dollar (The Simple Dollar).

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