



Social Security, Catholic Social Teaching, and the Common Good

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.

Social Security reflects our commitment as a society to ensure a minimum level of security for all workers, their families, and persons with disabilities. The Social Security reform discussion should address not only economic and political issues but also moral issues.

Social Security provides three different kinds of benefits for workers and their families: lifetime retirement benefits for retirees who have worked at least ten years, their spouses, and their children; disability insurance for workers, their spouses, and their children; and survivors' insurance for the families of deceased workers. Social Security takes in money from payroll taxes paid by all workers and their employers on all or a portion of their income, currently up to \$90,000.

Historically, the money collected from payroll taxes would be paid out in benefits to retired or disabled workers or their surviving spouses and children. In recent years, this income has exceeded the guaranteed benefits resulting in a surplus. In the coming years, these numbers may reverse themselves as the baby boomers reach retirement age, resulting in increasing numbers of beneficiaries and decreasing numbers of workers contributing to the system. This imbalance and fear of a shortfall are what continues to drive the current debate about if and how to reform Social Security.

At the end of December 2003, Social Security provided monthly benefits to 47 million beneficiaries, or one in every 6 Americans. In 2002, Social Security beneficiaries included about 3 million children under the age of 18.

USCCB POSITION

The 1983 *Statement On Social Security* by the U.S. Catholic Conference of Bishops recognized that principles of Catholic social teaching are reflected in the Social Security program. These principles, which are the foundation for the Church's support of the program, include protecting human dignity, preserving the common good, option for the poor and solidarity, and subsidiarity.

In May 1999, the Administrative Board of the U.S. Catholic Conference released: *A Commitment to All Generations: Social Security and the Common Good*. In this statement, the bishops recognized that the Social Security program is the largest and one of the most

The Common Good

The human person is essentially a social being. On coming into this world, we are not equipped with everything we need for developing bodily and spiritual life. We need others. We live, work and worship with others. We all must work together, across generational and economic lines, for the sake of the common good, and for the general welfare of the entire human family.

Option for the Poor and 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. The biblical mandate requires us, as a community and as individuals, to care for the widow, the orphan, and the stranger. Today there are still widows and orphans needing assistance. There are also strangers to our community or to us, like persons with disabilities and older Americans, who need the support of their families and the community to continue to live productive lives of dignity. Through our individual and public decisions, we must stand in solidarity with those who are poor and vulnerable.

successful social programs in the United States because it offers an effective, dignified way for Americans to honor their obligations to the elderly, persons with disabilities, and their dependents.

The statement identifies five key criteria, which USCCB will use to evaluate reform proposals:

- * 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 President has made reforming the Social Security system a high priority. There is much discussion and debate over the merits of the system and its short and long-term viability. Among the proposals being discussed are changes to the payroll tax structure, retirement age, or the rate of benefits and establishment of private accounts.

As of this writing, most of the proposals, including the President's have not been put into legislative language. The U.S. Catholic Conference of Bishops will be studying these proposals as they are fleshed out and applying the criteria in *A Commitment to All Generations* to legislation. In the broader debate, we will focus on how the proposed changes touch poor families and individuals and people with disabilities. Our particular priority will be continuing the guarantee of Social Security, especially for those who rely on it for basic income support.

FOR MORE INFORMATION ON SOCIAL SECURITY and other issues of social justice visit the website of the Joliet Diocese Peace and Social Justice Ministry
www.paxjoliet.org

Subsidiarity

The principle of subsidiarity defends the freedom of initiative of every member of society. Individuals, families, community associations and other intermediate institutions do have certain responsibilities. However, individuals and groups alone cannot protect human dignity and promote the common good without the assistance of the whole society, including governmental institutions. Individuals have the first – but not the sole – responsibility to secure their future. Some form of support offered by the entire nation is a necessary complement to achieving that security for average and below-average earning families. The role of the 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.