

Editor's Note

For a persuasive essay, an author often tries to balance the three appeals. In “A Legacy in Disrepair,” how well does Michael Waddington achieve this balance? How clearly does he present information? Is the *logos* overwhelming, or is it supported by sustained use of *ethos* and *pathos*? Consider the authority of his sources by looking at the works cited page. When you see the sources in the text, do you realize how seriously you should take them? Or could he have introduced them more effectively to maximize their credibility—their persuasive weight?

This is a big topic. Is it presented in a way that's formidable and serious or casual and accessible? How does he create this effect? A few things to consider are the author's tone and the personal narratives. Is all the personal information relevant? Or would incorporating more personal information have created a stronger sense of his individual persona? He immediately employs “you.” Who do you think he might be targeting with this usage?

A Legacy in Disrepair

Michael Waddington

What does Social Security mean to you? Is it responsible for maintaining your livelihood? Perhaps it is simply another deduction from your paycheck? Whether or not Social Security often crosses your mind, its relevance to the citizens of this country is undeniable. The Social Security program was introduced to assist America's retired population during the Great Depression by issuing monthly payments to retired citizens. These payments would prevent those without a regular income from slipping further into poverty. Though it has faced many additions and modifications since its creation, the Social Security program remains in place as the country's leading defense against poverty. Unfortunately, the program is in dire need of repairs. Population shifts, government borrowing, and fundamental flaws in the system threaten to bring down the very ideals of Social Security in less than four decades. Unless bold actions are taken swiftly, millions of Americans will soon discover that, upon retirement, their government will no longer have the ability to protect them from poverty.

Even if the foundations of Social Security were strong, the change in population alone creates a predicament in need of a solution. When World War II ended, a baby boom began that lasted until the mid-1950s. In this period, over 77.3 million babies were born; currently, those babies are beginning to reach retirement age. This

is the essence of the problem: the largest generation of Americans in history will all be exiting the workforce at the same time, requiring the younger, smaller generation to support them. In 1950, the retired population was so small that the cost of each retiree's benefits could be divided amongst 16 workers. Currently, the number of workers per retiree is around three. By the year 2025, only two workers will support each retiree. And in the age of the two-income household, this means that in just over 15 years, each nuclear family will be obligated to support itself as well as a retired citizen ("Finding" par. 7). This is neither a fault of the government nor a fault of the people. Population shifts are naturally occurring events that occasionally cause difficulties. The Social Security system was not designed to accommodate such an unusual slew of retirees (the program went into effect a decade before the baby boomers were even born). As a result, the system has no "contingency plan" for the millions of retiring boomers. The solutions to this problem will have to be of unique design, conforming to today's economic characteristics to accommodate the growing retired population.

The plan to fix the population problem will have to be enacted in a timely manner before revenues sink any lower. The solution must involve either private control or increased revenues through governmental means. In recent years, the call for Private Retirement Accounts has grown louder. PRAs are the private solution to the inflation of the retired population. Instead of a government-controlled pool of money being used to issue retirement benefits, retirees would be given control of the money they contribute to the Social Security system. They would be capable of investing their funds, much like a mutual fund account, and hold the potential to make their benefits grow much larger than they would have if left in government control (John pars. 6-7). However, I do not believe that this is the correct solution. We cannot forget the second word in "*Social Security*." The program was put in place to provide guaranteed assistance to people once they retired. With a PRA, the success or failure of the retiree would depend on the fluctuations in the private sector and the stock market (Rodriguez par. 5). This puts a worker's lifetime Social Security tax revenues at risk when the whole reason for the program's inception was to eliminate the risk in retirement survivability. I feel that for a temporary population shift, a temporary solution is necessary. Through a mix of a graduated benefit scale and tax reform, I believe that the response to the population shift can be implemented with few consequences. Both parts of this solution leave the government in control of Social Security funds and keeps them protected from the risks of private investment. The first aspect of the plan, the graduated benefit scale, is grounded in common sense.

As an example of how this graduated scale would function, let us consider my grandmother and her neighbor. My grandmother uses her monthly Social Security benefit as her means of paying bills. Never wealthy, her life savings are minimal

and would not be sufficient to support her should Social Security stop paying her. Her neighbor, Mr. Rose, inherited his one and only home from his parents, along with large parcels of land around his hometown. The money he saved by never having a mortgage and earned by selling his inherited land was put to use in the stock market; it made him a millionaire. The Social Security checks that Mr. Rose receives are pocket change that he adds to his fortune. With the graduated benefit scale, people that depend on Social Security to survive (my grandmother) would continue to receive their regular benefits whereas those above predetermined earnings caps (Mr. Rose) would receive fractions of their previous payments due to their ability to live off of savings. The money saved by lowering benefits for the wealthy would help keep the Social Security fund liquid. The second aspect of the plan would be an increase in tax revenues. Currently, only the first \$90,000 of earnings can be taxed for Social Security (United States Government Accountability Office 42). A surcharge (a fraction of the full tax of 6.4%) applied to earnings above \$90,000 would close the gap and help secure the Social Security program (Pozen par. 10). The graduated benefit scale and the tax adjustment are logical fixes to an impending problem that can be enacted quickly to secure the future of America's citizens.

The money in the Social Security Trust Fund should belong to the people that have paid into it, not to the government. Since Social Security's beginning in 1937, the government has borrowed money from the fund to use for other purposes. However, more recently, large sums of money from the Social Security fund have been used to balance the nation's budget without intentions to fully replace the borrowed funds (Townsend par. 1)³. This leaves a gaping hole in the money pool that was intended to support our retirees. Although the Social Security program is government-run, it does not excuse the government from using those funds for other purposes when they were taken from American citizens for the sole purpose of funding their retirements. If Social Security is ever to be fixed, the government needs to assure its people that it will not spend away the money its hardworking citizens have saved.

Unseen by most people are the fundamental flaws in the Social Security program—rules and requirements that often defy logic that should be corrected simply because it would be the ethical thing to do. I learned of two such flaws when I witnessed the experiences of a close relative. In March of 2007, Uncle Joe was diagnosed with terminal pancreatic cancer. No longer able to work, he went to his local Social Security office to file for disability so that he could collect some of his hard earned money to continue to support both himself and his two children. Upon providing to the Social

³ Editor's Note: As you may notice, this source is not included on the works cited. Try to google it, and you'll discover that it is nearly impossible to find this source. How does this affect the credibility of this evidence? How does this affect his overall argument?

Security clerk proof of his illness issued by the hospital, the clerk notified Uncle Joe that it would be several months before he would receive any money. The Social Security Administration, on the back of its yearly statements, explains that once being approved for disability payments, the first check will not arrive for another six months. No exceptions. The World Health Organization, in agreement with doctors, states that the typical life expectancy for those with pancreatic cancer is three to six months. My uncle, a man who had worked tirelessly for decades, was told he would not see a penny of the money he was approved to receive until after doctors predicted he would be dead. This is a fundamental problem with the rules governing Social Security benefits that must be addressed for the sake of being ethical. The second occurrence of a flaw in the system was made apparent less than nine months later when Uncle Joe passed away. He left behind his two children, ages 21 and 26, who now carried a greater financial burden. On top of recovering from the loss of their father, my cousins now had responsibility of the debts left behind. The remaining benefits my uncle deserved from Social Security would have helped ease the pressure. However, the Social Security Administration stated that the only person eligible for Uncle Joe's remaining benefits was his ex-wife (due to the fact both of his children are over 18). It is pertinent to understand why this is a terrible situation. Under normal circumstances, despite being divorced, the ex-wife would do everything she could to help her children get through such difficult times. But my uncle's ex-wife is a downright bad person. She neglected her children, had multiple affairs, treated my uncle horribly, and upon his death, did not even bother attending his funeral. She had not been on good terms with her children in years and has ultimately disappeared, not having been seen by anyone in the family in months. This is the only person on this planet that the Social Security Administration says has the authority to collect my uncle's remaining benefits. My uncle's children, who essentially lost their only parent when he passed away, cannot collect a cent. This is another instance in which I believe the Social Security Administration's policies need alterations for the sake of being fair and ethical.

Even if most people don't think about it often, we, as Americans, must remember the importance of Social Security to our nation and its citizens. We must fight the urge to place its problems out of mind simply because they do not come about frequently in daily life. As a college student, I have seen very little of my money taxed by the federal government. Perhaps many people view the Social Security tax as simply another way the government eats away at their paychecks. But the events that unfolded with my grandmother and my uncle forced me to comprehend how crucial Social Security is to so many of our nation's citizens. More importantly, I was made aware of the problems this crucial program faces. As a country, we cannot allow

population shifts and policy flaws to bring a crumbling end to a program responsible for keeping millions of our citizens out of poverty and despair. We must make relevant the predicaments of Social Security to our lives and strive to correct them with logical and ethical solutions. Our time to act is limited; before the clock reaches zero, either you or someone you love will be adversely affected by our unsolved problems. And so I will ask you again: What does Social Security mean to you?

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