

## Origin of the Term “Social Security”

April 20, 1992, marks the 100th anniversary of the birth of Abraham Epstein, the person generally recognized as introducing the phrase “social security” to this country and, in fact, to the world. Abe Epstein was a national leader in the social welfare movement in the first half of this century.

From 1918 to 1927 Epstein served as research director of the Pennsylvania Commission on Old Age Pensions. In that capacity, he was instrumental in having the State adopt an old-age assistance law in 1923. The law, however, was declared unconstitutional by the State Supreme Court. When it became evident to Epstein that the Commission would not be continued, he decided to set up a national organization to boost public support for State old-age assistance (or “pension”) programs and other social legislation: in 1927 he founded the American Association for Old Age Security.

At the beginning of the 1930’s, “economic security” was the term used: it was used by those who worked on the early legislation; it was used by President Roosevelt in June 1934 when he formed the Committee on Economic Security; and it was again used by Roosevelt in his January 17, 1935, message to Congress urging enactment of the Committee’s recommendations, which were incorporated in the “Economic Security Act.”

So how did “Social Security” come to be the title of the 1935 benchmark legislation and the phrase everyone uses today? In 1941 Arthur Altmeyer (then Chairman of the Social Security Board—and later the first Commissioner for Social Security) had Wilbur Cohen (then a technical advisor to the Board—and later Secretary of the Department of Health, Education, and Welfare) write to Epstein asking about the origin of the term. Both Altmeyer and Cohen were familiar with Epstein’s organization—and they both knew that Epstein changed the name of his organization in 1933 to the American Association for Social Security.<sup>1</sup>

Epstein responded immediately to their inquiry, saying that he was “glad” to have the question—and that, in fact, he had “. . . long been expecting such a request. . . . I was sure that fifty years after I am dead some historian would ask that question, but I wasn’t sure whether he would get the right answer.”<sup>2</sup> (Epstein died at age 50 in 1942.)

In his response, Epstein first acknowledged that his friend and colleague Emil Frankel was the person who coined the term “security”:

“. . . when our Association was first organized in 1927 its name was the American Association for Old Age Security.

*social security n 1: the principle or practice of public provision for the economic security and social welfare of the individual and his family (as through social insurance or assistance) 2a sometimes cap: a U.S. government program established in 1935, gradually extended since, and including provisions for old age and survivors insurance, and old age assistance b: a deduction or payment made under the U.S. social security program < deducted three dollars from his check for social security > < hasn’t received his social security for this month >*

— *Webster’s Third New International Dictionary*

We hit upon the word ‘security’ during a walk in Harrisburg with my friend, Emil Frankel . . . I believe the credit for the term ‘security’ really goes to Frankel.”<sup>3</sup>

In a 1949 note to Cohen, Frankel wrote about this incident. Epstein, Frankel said, was in the process of

“establishing a national organization to spread the gospel of old age assistance throughout the United States. . . the proposed American Old Age Pension Association. When I heard the word ‘pension’ it did not sit so well with me, knowing that at that moment the word had a connotation of politically radical action which challenged the established order. I told Epstein I would not use the word pension. He naturally asked me what word I would suggest. I thought for a moment and simply said: ‘security’.”

Frankel’s note ended with a prescient as well as a reflective statement:

“It is somewhat breathtaking to me as I ponder this inconspicuous incident in Harrisburg that the word ‘security’ has been incorporated in all social legislation in this country, has become a household word in the United States and spells assurance to millions of American citizens in meeting life’s untoward economic problems.”<sup>4</sup>

Epstein’s letter to Cohen continued, detailing how he chose the phrase “social security”:

“The change [in the organization’s name] early in 1933 to the American Association for Social Security was entirely my own idea and I had definite reasons for using the words ‘social security’ rather than ‘economic security’ or ‘social insurance.’ ”

“I insisted on the term ‘social security’ because by that time I had a clear conception of the differences which lay between the concept of social insurance as worked out by Bismarck in Germany and the conception of social protection as elaborated in England. I definitely did not want ‘social insurance’ because this would give it the German twist of the actuarial insurance concept in terms of compulsory savings which do not justify governmental contributions. I did not want ‘economic security’ because what I hoped for was not only a form of security for the workers as such but that type of security which would, at the same time, promote the welfare of society as a whole as I was convinced that no improvement in the conditions of labor can come except as the security of the people as a whole is advanced.”

In the letter, Epstein also told Cohen that he was “‘convinced’” that the Committee developing the social security program was named “‘economic security’” as “‘a deliberate attempt to get away from our name, probably because it was thought wiser to disassociate the governmental committee from a private propaganda organization.” He concluded by saying he was “‘quite happy’” that in writing the final legislation the “‘Congress restored our name . . . .’” That legislation, of course, became known as the Social Security Act of 1935: it established the Federal Old Age Benefits program, the Unemployment Compensation program, and the Federal-State Assistance program (among others).

Abraham Epstein authored three books. The most well known is *Insecurity, A Challenge to America* (1933), a primary resource in the field of social insurance. His additional writings and frequent congressional testimony helped influence enactment of the 1939 Amendments to the Social Security Act.

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<sup>1</sup> Cohen to Abraham Epstein, March 3, 1941, Abraham Epstein Papers, Columbia University Library, New York.

<sup>2</sup> Epstein to Wilbur J. Cohen, March 4, 1941, Abraham Epstein Papers, Columbia University Library, New York.

<sup>3</sup> *Ibid.*

<sup>4</sup> Frankel to Wilbur J. Cohen, October 1949, Abraham Epstein Papers, Columbia University Library, New York.