

SOCIAL WELFARE

Social welfare refers to those services the government provides in order to ensure that people have the basic necessities of life. Social welfare includes things like Medicare, Social Security, unemployment insurance, workers compensation, public education, food stamps and housing assistance, to name just a few. Some social welfare programs benefit most people, while others are for individuals who have special needs.

People with special needs are those who have a severe physical or mental illness or disability, which may be temporary or permanent and which prevents them from taking care of themselves or meeting their basic needs. These individuals either cannot work or cannot earn enough to live on. They are the most vulnerable members of society.

Like people with special needs, all of us have had times in the past - and may have times in the future - when we weren't able to care for ourselves. This is true for everyone in infancy and early childhood and it is often true at the end of our lives, if we become sick or frail due to advanced age. Even as young or middle aged adults, a severe injury, illness or economic crisis can render us unable to earn a living or meet our basic needs. We might not need help from the government to get through a vulnerable time in our life, but many people do need help. To ensure that every child has a chance to succeed in life, the government provides a free public education to all children. And to ensure that people have at least some protection against the financial distress that illness, injury, old age or an economic crisis can cause, the government has established social insurance programs such as Medicare, Social Security, unemployment insurance and workers compensation.

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For the government to provide social welfare programs for individuals with special needs and public education for all children, it must tax the rest of us. This has been an accepted role of government since the beginning of American history. Social insurance programs, which began mostly in the middle third of the 20th century, are funded largely through payroll taxes on workers and employers. Income taxes and program premiums, such as for Medicare, also help pay for these programs.

Social welfare is the role of government that generates the most controversy. There are three reasons for this. Some people feel that government should never take anyone's money and use it to benefit someone else. Others accept the need for social welfare, but want assurance that there is no waste or fraud involved in government spending on welfare. Finally, there are people who oppose governmental mandates which require that they participate in and help pay for social insurance programs.

There have always been - and always will be - people who don't feel a desire to help others. Ayn Rand, a 20th century writer who has grown in popularity in recent decades, rejected the idea of a moral obligation toward others, a rejection that became the cornerstone of her philosophy. There are also people who want to help others, but only those they see as their own kind. This might explain why Europeans embrace government's welfare role so much more than Americans do, since the populations of European countries historically have been less diverse than the people of the United States. But while some people do feel differently, opinion polls have shown that most Americans want their government to help protect and care for those

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among us who are poor and vulnerable. And Medicare and Social Security are consistently popular programs.

It is reasonable to be concerned about waste and fraud, not just in social welfare spending, but in all government programs. To avoid fraud, government should do all it can to ensure that social welfare assistance goes only to people who meet established, appropriate criteria for its programs. At the same time, it's important to note that some opponents allege fraud in social welfare programs without adequate evidence to justify the charge.

As for the opposition to mandatory participation in social insurance programs, a large majority of Americans support them and without them many people would be vulnerable to financial distress. In a democracy, the will of the majority should prevail, so long as it doesn't cause unacceptable harm to a minority group.

Some people say that, as the wealthiest nation in history, the United States could easily afford to eliminate poverty altogether. Others complain that entitlement programs, such as Medicare, Medicaid and Social Security, are driving federal deficits and the ever-growing federal debt. While the latter complaint typically comes from those who oppose social welfare in general, we should not fund social welfare programs through government deficits and debt. To do so is to shift the financial responsibility for today's social welfare needs onto future generations and that is morally unacceptable.