

## TEACHING AND LEARNING ABOUT SOCIAL INSURANCE

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This Poster Session, directed towards those with educational responsibilities, is designed to show the possibilities of incorporating social insurance concepts into formal classes, presentations, seminars, workshops and other educational pursuits.

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### RATIONALE

During the twentieth century the social insurance approach to meeting the needs of workers and their families in times of crisis has evolved into a basic institution of American life. State and federal programs like Social Security, Medicare, and unemployment compensation provide millions of families with financial security during such emergencies as unemployment, illness, disability or death.

Now, older people can retire with the dignity of knowing that by their own labor they have earned the right to live without being a financial burden on their families or fellow citizens. Today, people of all generations benefit, both directly and indirectly, from the fact that the vast majority of Americans are protected by social insurance systems. No institution of our society is more important for maintaining the quality of life we enjoy.

Yet research shows that many Americans, especially younger people, neither understand social insurance nor appreciate its importance to society. People who are not informed about its background and the scope of its benefits are easily misled by questions being raised today about the future of social insurance in America.

Critics of social insurance raise questions about generational equity, claiming that programs and services for young people are suffering from excessive spending on programs and services for elders. Another issue often raised is the financial stability of Social Security. Even though recent adjustments in Social Security have assured that the system will be fiscally sound well into the next century, questions are still being asked about whether the system can survive the graying of America without placing an intolerable tax burden on younger people. In addition, the planned build-up of a surplus in the Social Security trust fund for the purpose of paying retirement benefits to large numbers of baby boomers in the early decades of the 21st century is controversial, as is the relationship of that surplus to the huge federal deficit.

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### EDUCATIONAL CONSIDERATIONS

The Poster Session will address these concerns and introduce a new book titled Social Security In The USA: A Discussion Guide to Social Insurance With Lesson Plans. It provides valuable background information on such subjects as why social insurance was developed, what its major programs are, why and how it has evolved in the U.S., and how social insurance reinforces fundamental values of American culture. A copy of the book, in which the present writer has no financial interest, will be provided without charge to each participant in the Poster Session.

The final thirty pages of Social Security In The USA is a supplement for teachers. The supplement contains lesson objectives, advance preparation notes, reproducible handouts, exercises, quizzes and suggestions for extending activities. Taken altogether, the lesson plans are designed to be used for seven class periods, although they are easily adaptable to different time-frames.

### REFERENCES

Kingson, Eric and Edward D. Berkowitz, Fran Pratt(1989). Social Security In The USA: A Discussion Guide To Social Insurance With Lesson Plans. Save Our Security Educational Fund, Washington D.C.