

In to stop working  
and enjoy the

Business



In the United States, federal government social insurance programs are generally funded through payroll taxes. Social welfare programs in the United States include old age programs such as Social Security, Survivors, and Disability Insurance benefits, Medicare benefits, and unemployment benefits.

These are programs people pay for through payroll deductions while they work. Social Security was developed to support us in our older years. Somewhere in our past, the Government determined that people in the United States should be able to stop working and enjoy the later years of their life. This also allowed for a cyclical process in the working world. Each year there are new people who are going to enter the workforce. In the past, there was a plan for the working. People went to school learned the basics of jobs or went to a vocational school and learned a trade.

They entered the workforce. The company planned for its workers to be part of their team for 35-40 years. At which time the company has set aside funds or invested in a plan that would allow for the worker to retire and enjoy their later years. Around 1980 people chose to change this. They fought to have control over the money that was set aside or invested for them.

The effects of this decision have created a different work environment in today's world. By fighting to be able to control their own retirement money people were supposed to be able to invest that money how they wanted to. It was supposed to allow people to retire earlier or get the R. V. they wanted etc. It would put the money back in their checks to spend as they wanted. Instead of investing in their retirements most people used these newly

available funds for necessities or as an emergency fund to help with things that came up. Now we have more people who need to work beyond the governments recommended retirement age and those that do retire often do not have the funds to afford their relative needs.

This makes more people need government assisted programs in their later lives. By having these individuals still in the work place is making it harder for the newer people who need to enter the workforce today because there are fewer jobs available for them. There is a growing controversy because current politicians are claiming to need this money to subsidize other programs and the working man is fighting using these funds as they worked hard and had money withdrawn over many years to ensure an income when they get older.

Neither the government nor the working man has secured the funds to ensure their retirement is secure. Federal and state welfare programs include cash assistance, healthcare and medical provisions, food assistance, housing subsidies, energy and utility subsidies, education and childcare assistance, and subsidies and assistance for other basic services. These programs were developed to ensure a base line income existed, so people would be able to live above the poverty level. When hard times would hit this would ensure a family could survive with basic needs. Over the years these programs have changed with people's perception of importance. Cash assistance has all but disappeared in most programs to ensure that the need is great, and people will not take advantage of the system.

Most of these programs are based on meeting a certain criterion to be approved for the assistance. And the drawback to these programs is that the poor usually must remain poor to stay in these programs. These differences are important to both clients and social workers because as in Campbell writings each client's situation is different. In chapter 1 the situation for Marcella is completely different than her situation in chapter 3 after the accident. As a social worker, you will need to know and understand the situation a person is in. This will allow you to recommend the proper assistance that will benefit the client the most in their current situation.

As our society is currently changing it is important to understand that most of the assistance programs were developed to help society during times of low employment while they developed plans to increase job creation. Most of these programs have never developed to the point they were supposed to. As a social worker, it does not benefit anyone to favor one program over the other. To provide the best service to a client, it is in their best interest to know as much as they can about all the programs. While all the reading this week was beneficial America's Opportunity-Insurance State by Marmar had the most information on the four different types of social welfare programs that the United States uses.

This reading allowed a general understanding of how people see the social welfare system with its advantages and drawbacks. While reading these pages, it brought forth in my mind the social difference I have seen in the thinking of my friends on Facebook. The statement that made it so important to me was " We are constantly bombarded with the claims that our welfare system has totally failed both to lift the poor out of poverty

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through income supports and to set them on the road to self-sufficiency through education, training, and other social services” (Marmar, 1992). If this is true, then why haven’t we tried to change or improve the systems? Can we change or improve these systems to satisfy all parties involved, the working and the needy while still supporting people as they age? This first week of research, reading, and discussion has brought about more questions than answers, but there is a definite need to understand all the social welfare systems and how they can help or hurt a client’s situation.