



# **Social Security and Its Enemies : The Case for America's Most Efficient Insurance Program**

*Max J. Skidmore, Max Skidmore*

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Most Americans would be astonished to discover that the most efficient insurance program in the world—in the history of the world, in fact—is the United States Social Security system. No private insurance company can come close to the returns Social Security has generated—ninety-nine cents on every dollar that comes in. Moreover, Social Security has never failed to send checks when they fall due, a sterling record that private industry cannot begin to match. Yet Americans have been told for years that Social Security is going bankrupt, that all of its funds will be exhausted in a matter of years. *Social Security and Its Enemies* explains why these widely held beliefs are mistaken, and how it is that much of the public has come to accept them. In a book remarkably free of technical or social science jargon, Max Skidmore examines the politically contentious passage of the original Social Security Act in 1935, and the continuous political and ideological battles the program has faced over the last 60 years. Without resorting to polemical debates comparing conservative and liberal views of Social Security, Skidmore demonstrates exactly why Social Security is in no danger of going bankrupt and proposes a series of incremental adjustments that will allow the system to support future generations even better. *Social Security and Its Enemies* shows that, far from being a system on the verge of collapse, Social Security in fact does exactly what it was created to do: keep America's aged (and later her infirm, disabled, or orphaned) out of poverty without prejudice and with universal access.

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