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Self-reliance only viable when opportunities abound

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I had an interesting conversation with a friend of mine last weekend. This was the essence of his argument:

“If you haven’t saved for your retirement, then you deserve what you get in your later years. Social security should be privatized.”

The more I thought about his simplistic and naïve notion of how we should handle one of the looming problems of our generation, the more I recognized how dangerously out of touch my friend was with the realities facing most Americans.

Unlike those who have the resources to do “retirement planning,” the vast majority of our citizens continue to live paycheck-to-paycheck. They barely make it from one week to the next, often while holding down multiple jobs.

For people who are just trying to survive, saving for the future is simply not an option. Without social security, they have no hope of even a marginal quality of life in their later years.

By-the-way, this “it’s up to you to take care of yourself” attitude is usually advanced by the same folks who are adamantly opposed to paying people a living wage; i.e., one that might actually allow them to save for the future.

Contrary to the disingenuous and self-serving ramblings of some, there are those of us who have no desire to go back to a time when life expectancy was 40 and you were shuttled off to the county farm if you were old and had no money.

My friend also hates it when I remind him that “we are all in this together.” I’ve never really understood why a Christian would have an aversion to this concept.

Look, the pioneer days are over. Self-reliance only works as a viable option when there are ample opportunities in the larger society to accommodate and reward individual initiative and effort.

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