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Morality of receiving social security

In a free society, how would people provide for things like their own retirement?

Private saving and investment according to their own judgment

Suppose the government interferes with your ability to privately save and invest your money according to your own judgment, and then gives you worse substitutes like social security benefits.

Suppose further you are against the existence of such substitutes for using your own judgment that the government provides

Is it immoral to use those worse substitutes (such as social security)?

No, since you don't advocate for those substitutes.

If the government is using force to interfere with you using your own judgment, and gives you some worse options to use in place of your own judgment, it's not immoral to make use of the options they left you with at gunpoint.

Rand: ***"The victims do not have to add self-inflicted martyrdom to the injury done to them by others; they do not have to let the looters profit doubly, by letting them distribute the money exclusively to the parasites who clamored for it. Whenever the welfare-state laws offer them some small restitution, the victims should take it . . . ."***

The analysis would be different if you had a different attitude to the substitutes.

Rand: ***"Since there is no such thing as the right of some men to vote away the rights of others, and no such thing as the right of the government to seize the property of some men for the unearned benefit of others—the advocates and supporters of the welfare state are morally guilty of robbing their opponents, and the fact that the robbery is legalized makes it morally worse, not better. "***

Is it hypocritical to use those worse substitutes?

Probably not (for typical arguments)

What is hypocrisy?

Webster's Third: ***" the act or practice of pretending to be what one is not or to have principles or beliefs that one does not have"***

Webster's 1913: ***"The act or practice of a hypocrite; a feigning to be what one is not, or to feel what one does not feel; a dissimulation, or a concealment of one's real character, disposition, or motives; especially, the assuming of false appearance of virtue or religion; a simulation of goodness."***

If you advocate against the substitutes on general conservative/libertarian freedom grounds - they are rights violations, they destroy wealth, they are beyond what government should do - there's no hypocrisy involved in trying to get some benefit from the worse options the government has left you by force.

I can imagine someone making an argument that would be hypocritical - like if they thought participating in the substitutes was so bad for some reason that nobody should do it, and then they did it anyways, *that* would be hypocritical. Cuz they'd be pretending to have some values/ principles/beliefs they did not follow, which is what hypocrisy is...

Accusing people of hypocrisy here is a bit like accusing a libertarian of hypocrisy if he thinks roads would be better run privately but uses the current govt road system.

I've seen this comic misused but it seems appropriate here

How does the government interfere with people's ability to privately save and invest? (not an exhaustive list)

Reducing the wealth people have to save and invest by taxing away people's money for purposes beyond the proper scope of government

Imposing regulations that interfere with the creation of wealth and cost time and money to figure out how to comply with

Debasing the currency