

L We Americans don't believe in that. But, for
 too long, too many of our elderly have been banished to
the icy tundra of deprivation or the perilous jungle of
 poverty.

L We want to make sure this happens no more.

We have the capacity, in this rich country, to promise and secure
every citizen an old age of dignity and respect and security.

L In the Social Security program, we have a basic
 tool to achieve that.

L When Social Security was enacted under President
 Franklin Roosevelt, this nation was far from rich. The
 best we could do was to protect our fathers and mothers,
 and their families, against disaster.

L That program has served us well.

L But today the needs of our people are greater than
yesterday -- and they will be still greater tomorrow. And so
is our capacity to meet those needs.

Special Message
 to each

Needs
 +
 Capacity!

III

Medicare by Mar 1 -

3,7 million Hospital Admissions

77 million claims for payment
of medical bills

127,000 - Home Health Care

32,000 admissions to nursing
homes.

Need of improvement -

Prescription Drugs

Long term care

Housing - Medicare -

↳ This is what the President is saying. He is saying that enactment of his new proposals will make the Social Security program what it should be to protect America's elderly, not just for this year but for many years.

↳ The President has called for:

↳ - A 59 per cent increase for the 2.5 million elderly and disabled persons now receiving minimum benefits.

↳ - A boost of at least 15 per cent for the remaining 20.5 million beneficiaries.

↳ An increase to 150 dollars a month minimum for a retired couple with a record of 25 years or more of payment into Social Security -- and to 100 dollars for an individual.

↳ -- A rise in benefits for more than 900 thousand persons at 72 and older who have paid little or nothing into the fund.

↳ -- Special benefits for 200 thousand persons 72 and older who never have received benefits before.

↳ -- Benefits for severely disabled widows under 62 who now have no protection.

↳ -- A healthy increase in the amount a retiree can earn without suffering cuts in his benefits.

↳ Are these improvements needed? Let us examine the facts. Let us compare the incomes of the elderly with those of even the poorest of the working population.

↳ When the ^{61.40} one dollar forty cents-an-hour federal minimum wage took effect last month, the full-time earnings of a worker at the minimum became 28 hundred

dollars ... still far too low, but nearly three times the average Social Security benefit of single retired workers, and more than 60 per cent higher than that of a retired couple.

Are these improvements needed!

2800



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Yet, less than 15 per cent of all workers are at the minimum wage. So the step-down from pre-retirement to retirement incomes for most workers is far more drastic than these figures suggest.

↳ The plight of aged widows is particularly shameful. In 1966, average Social Security payments to the 2.5 million aged widows receiving them were only 74 dollars a month.

and Few of the aged have supplemental sources of income. Though about 30 per cent of the labor force are currently in jobs covered by private pension plans, only about 15 per cent of those over 65 are now receiving private pension payments.

Private Pensions

↳ Social Security is the sole retirement system for the remaining 85 per cent, and it will be another 15 to 20 years before this figure drops as low as 70 per cent.

↳ For the foreseeable future, Social Security will be the only retirement system for a majority of the retired population.

↳ Even more indicative of the grim poverty of retired citizens are those statistics that one runs across, now and then, that in a flash bring realization of how things really are.

For example!

↳ For example, a government report a short while ago showed that one-third of the aged had no telephone in their residence. Think of the loneliness and isolation reflected in that single statistic.

1/3

↳ Perhaps the increased benefits we are seeking will erase this loneliness for many.

↳ Certainly, it will expand their horizons.

↳ Certainly, it will enrich their so-called "golden years" by helping to give them the security ^{the} whose absence *of which* tarnishes all that is evoked by that phrase. *mean by that phrase.*

(X) L

No program of insurance available on the open
market -- none, at least, that most Americans could
pay for -- provides protection comparable to the Social
Security program.

The President's plan calls for a small added
cost for dramatically-increased benefits. No other
program can do so much for so many.

L I know that you who have come to this meeting
don't need a sales talk on Social Security ... any more
than Mrs. Fuller needs more brushes.

L You wouldn't be here if you didn't already have
a healthy appreciation of what Social Security means to
you and to all Americans. !

L But the fact that you are here is very important. }

L For you are helping to dramatize your support for
the President's plan. And the success of any legislation
begins right here at the grass roots when people like yourselves,

many miles away, start the groundswell that eventually touches Capitol Hill in Washington.

President Johnson and Vice President Humphrey have made their commitment to a stronger and better Social Security.

We want you to
We intend to stand up and stand by the President's new proposals.

Yes, with your help, those proposals will be the law of this land before this year is over. !

opportunity for all!

- Edue - 8 million
- Poverty - 6 million out
- High edue - 6 million 1 million Fed Help
- minimum wage - 8 million - 940
- upward Bound 35,000
- JOB CORP

wage 25%

REMARKS BY SEN. H.H.
ST. Citizens Social Security
Oklahoma City
March 12
Rally

[Transcript?]

~~I'm proud to be here with you at this inspiring rally.~~

~~I call it inspiring....and I mean just that.~~

~~To me, this represents the best in democracy....people joining together,
working together to achieve a common purpose that represents the common good.~~

~~For, let no one be deceived. What we are seeking does represent the common~~

*[Today I want to join with you in work that is critical in
building a stronger and better America: I mean*

~~important than bridging the gap between want and security for millions of elderly
Americans?~~

~~What could be more important than to be able to say to our fellow Americans
who have worked a lifetime? When you retire, we cannot guarantee you summers on
the French Riviera nor winters under the Florida sun. We cannot guarantee you a
Caribbean cruise, nor an extended European journey.~~

~~But we can ^{offer} guarantee you this: That there will be heat in a decent dwelling,
that there will be food on the table and clothes on your back, that there will be
income to fulfill your basic needs and to meet your emergencies.~~

~~I have come here to tell you that ^{the Johnson-Humphrey} this administration is going to stand by its
^{we mean to} guns, and fight with every resource ^{we have} it possesses to make this stick. ^{See that our older citizens}~~

~~I can tell you, this is the President's determination, and he expressed it~~

~~eloquently in his social security message to Congress. "One of the tests of a great civilization," he said, "is the compassion and respect shown to its elders....We should look upon the growing number of older citizens not as a problem or a burden for our society, but as an opportunity to enrich their lives and, through them, the lives of all of us...."~~

~~The test of a great civilization...to accord to persons who have worked a lifetime the dignity, security and justice their efforts have earned.~~

You know, some civilizations have found ~~other~~ ways to meet the problems of their aged. Eskimos once turned their old people out on the frozen tundra, ~~there~~ to await death. Some tribes in Africa and on Pacific islands drive the elderly from their villages into the hostile jungles to die.

Don't believe in that.
We Americans have found a more humane way. But, despite ~~it~~, for too long, too many of our elderly have been banished to the icy tundra of deprivation or the perilous jungle of poverty.

We want to make sure this happens no ~~longer~~ ^{more}. We have the capacity, ^{in this rich country,} to promise every citizen an old age of dignity and respect and security.

In the social security program, we have ^{a basic} the tool ^{to achieve that.}

Social Security

this nation was far from rich.

When this program was enacted under President Franklin Roosevelt, it was the best we could do was to protect our fathers and mothers, and their families, against disaster. ~~erected as a dike against disaster. . . the disaster of an impoverished old age, . . . the disaster of disability or death for younger workers visiting upon their dependents~~ ~~or survivors total financial ruin.~~

That program has served us well.

But today the needs of our people are greater than yesterday — and they will be still greater tomorrow.

~~For the most part, it has served well. When a leak would spring, we would plug it with a modest increase in social security benefits.~~

~~And so ~~and~~ is our capacity to meet those needs. Today, there are too many leaks for timid efforts to plug.~~

~~Today, social security is plainly inadequate. It doesn't meet the need.~~

~~And mincing little steps won't begin to set things right. What are needed are bold giant steps.~~

~~This is what the President is saying. He is saying that enactment of his new proposals will make the social security program what it should be to protect America's elderly, not just for this year but for many years.~~

~~The President has called for sweeping improvements in social security. They are:~~

- ~~--A 59 percent increase for the 2.5 million elderly and disabled persons now receiving minimum benefits.~~
- ~~--A boost of at least 15 percent for the remaining 20.5 million beneficiaries.~~
- ~~--An increase to \$150 a month minimum for a retired couple with a record of 25 years or more of payment into social security, and to \$100 for an individual.~~

--A rise in benefits for more than 900,000 persons 72 and older who have paid little or nothing into the fund.

--Special benefits for 200,000 persons 72 and older who never have received benefits before.

--Benefits for severely disabled widows under 62 who now have no protection.

--A healthy increase in the amount a retiree can earn without suffering ~~benefits cuts~~ *in his benefit*.

~~Is this unrealistic? Is it utopian? Is it--as some of its opponents claim--
fiscally unsound?~~

I contend it is none of these... I contend it is a totally practical proposal, so realistic that you wonder how deep in the sand its opponents have buried their heads.

You would think they could see some unarguable facts.

Fact: Most Americans don't grow old rich.

Fact: Far too many grow old poor.

Fact: Short of a personal or global catastrophe, we will all grow old.

Fact: For most Americans, savings are lean. Few are coupon-clippers.

Fact: Less than 30 percent of us are covered by any private pension plan, and in most cases these are minimal.

~~Fact, and this is the most important one: The social security program is the one protective device we have that helps all Americans, and the only reliable protection for most Americans in their old age.~~

~~What could be more practical, then, than to improve this program?~~

~~I said before the need for improvement is clear. Let me be more specific.~~

Are these improvement needed? Let us examine the facts.

~~One way of realizing the extreme deprivation of the elderly is to compare~~

of the elderly

Let us

~~their incomes with those of even the poorest of the working population. In June~~

~~1966, the average single retired worker on social security received monthly benefits of \$82 or \$984 a year; the average retired couple got \$144 a month or \$1,728 a year.~~

Some in
~~When the \$1.40 an-hour federal minimum wage took effect last month, the full-~~

~~time earnings of a worker at the minimum became \$2,800....still far too low, but~~

~~nearly three times the average social security benefit of single retired workers~~

~~and more than 60 percent higher than that of a retired couple.~~

~~Yet, less than 15 percent of all workers are at the minimum wage. So the step-down from pre-retirement to retirement incomes for most workers is far more drastic than these figures suggest.~~

~~The plight of aged widows is particularly shameful. According to a 1962 government report, 70 percent of them were living in poverty. In 1966, average social security payments to the 2.5 million aged widows receiving them were only \$74 a~~

month. This is about one-third less than the average weekly earnings of workers still on the job.

Few of the aged have supplemental sources of income. Though about 30 percent of the labor force are currently in jobs covered by private pension plans, only about 15 percent of those over 65 are now receiving private pension payments. Social security is the sole retirement system for the remaining 85 percent, and it will be another 15 to 20 years before this figure drops as low as 70 percent.

For the foreseeable future, social security will be the only retirement system for a majority of the retired population.

The Social Security Administration estimates that the average American employed full-time will get about 30 percent of his earnings at time of retirement and, if married, about 45 percent. In addition to loss of earnings, the worker generally loses valuable fringe benefits.

Even more indicative of the grim poverty of retired citizens are those statistics that one runs across, now and then, that in a flash bring realization of how ~~bad~~ things really are. For example, a government report a ~~few years ago~~ ^{short while} showed that one-third of the aged had no telephone in their residence. Think of the loneliness and isolation reflected in that single statistic.

Perhaps the increased benefits we are seeking will erase this loneliness for many. Certainly, it will expand their horizons. Certainly, it will enrich their so-called "golden years" by helping to give them the security whose absence tarnishes all that is evoked by that phrase.

~~Will there be a cost for this progress? Of course. When did progress ever come without some cost? But the cost will be small. It will come in the form of a modest increase in social security taxes.~~

What do the figures mean when reduced to what you get for what you pay in?

In round sums it means you will get in benefits, under the President's proposals, \$15 extra for every \$100 presently available.

Getting down to cases, take this example. If you're 35, married, with two children under five, and have been paying social security on the full \$6,600 taxable base, the new proposals will mean, and these figures are approximate:

1. Social security now will represent a total of more than \$200,000 worth of overall insurance protection.
2. In life insurance alone, it will be worth more than \$90,000. If you die, your wife will get more than \$300 a month until your older child reaches 18, and a slightly reduced amount until your youngest child reaches 18. When your wife reaches 62, she can receive more than \$160 a month until death.

3. If you become permanently or totally disabled, the new proposals could be worth more than \$80,000 as disability insurance. You and your family could draw more than \$300 a month until your older child reaches 18, a slightly reduced amount until the younger child does, and a slightly reduced amount after that as long as you live.

4. Social security also provides for disability insurance for your children.

But the program is far more than insurance against death or disability. The heart of it is hard cash in the form of retirement pay.

When you retire at 65--under the President's proposals--you will draw for you and your wife more than \$350 a month. If you survive to 75--which is common today--you will have collected more than \$40,000 from the program.

No program of insurance available on the open market--none, at least, that most Americans could pay for--provides protection comparable to the social security program.

The President's plan, ~~then~~ calls for a small added cost for dramatically increased benefits. ~~It amounts to bargain basement rates for the best buy in security our people could have.~~ No other program can do so much for so many.

I know that you who have come to this meeting don't need a sales talk on social security....any more than Mrs. Fuller needs one on brushes. You wouldn't

be here if you didn't already have a healthy appreciation of what social security means to you and to all Americans.

But the fact that you are here is very important. For you are helping to dramatize ^{your support for} ~~the urgency~~ of the President's plan... ^A and the success of any legislation begins right here at the grass roots when people like yourselves, (many miles away, start the groundswell that eventually ^{touches} ~~impacts on~~ Capitol Hill in Washington.

~~I tell you that this administration is with you all the way. We will be working with every tool we have to make social security stronger, much stronger....to~~

~~make it your security.~~ [President Johnson and Vice President Humphrey have made their commitment to a stronger and better Social Security.

~~This is our pledge, and we intend to keep it.~~ [We intend to stand up and ~~fight it~~ stand by the President's new proposals.

[And, with your help, those proposals will be the law of this land before this year is over.

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