

Byrd's Eye View
A Public Service Column by
Senator Robert C. Byrd

SOCIAL SECURITY CHANGES

Many of the major benefits under the Social Security Amendments of 1965, enacted in July by the Congress, have been over-shadowed by the wide publicity given to the precedent-setting enactment of medical and hospital benefits for elder citizens. Among these were important changes of great value to younger families and accredited beneficiaries under other programs authorized by the Social Security Act, such as:

(1) The benefit provisions of the Federal old-age, survivors, and disability insurance system were increased by 7 percent across the board with a \$4 minimum increase for a retired worker at 65, effective retroactively to January 1, 1965. (The minimum individual benefit would thus be \$44 and the maximum \$135.90, with maximum family benefits also increased);

(2) Benefits for a child in school were continued beyond the present 13-year age limit to age 22 for full-time attendance at a public or accredited school. (No mother's or wife's benefits would be payable for this period);

(3) Widows can now receive benefits at age 60, provided they elect to accept actuarially reduced benefits to cover the longer period of eligibility, effective in September, 1965;

(4) Qualified widows who remarry after age 60 will thereafter be eligible for whichever benefit is larger--one-half retirement benefits of former husband, or a wife's benefits based on earnings of present husband, effective September, 1965;

(5) A divorced woman, 62 years or older, is now entitled to a wife's or widow's benefits if she was married to an entitled worker at least 20 years before the divorce date, or if the divorced husband was making a substantial contribution to her support when he became entitled to benefits, became disabled, or died;

(6) Disability provisions have been liberalized to permit payments to an insured worker disabled for 12 consecutive months, or

whose disability is expected to last at least 12 months, effective in September, 1965.

(7) Eligibility requirements for persons 72 years or older have been liberalized to provide a basic benefit of \$35 to certain persons with a minimum of 3 quarters of coverage at any time since 1937. Certain wife's and widow's benefits would also be authorized on a similar basis;

(8) The earnings ceilings for persons receiving monthly benefits has been (as a general rule) increased to \$1,500 yearly without any loss of benefits and with a loss of only \$1 in benefits for each \$2 in earnings between \$1,500 and \$2,700. Above \$2,700, the recipient would forfeit the \$1 in benefits for each \$1 earned. Some exceptions exist, and the effective date is January 1, 1966;

(9) Self-employed doctors will have professional earnings counted toward benefits for self and family, effective for taxable years ending on or after December 31, 1965;

(10) Self-employed farmers are permitted to report two-thirds of gross rather than net earnings from farming, for social security purposes, effective after the year 1965;

(11) All clergymen now have the right to elect to be covered by social security with the close-off date for filing of notice of such election presently set at April 15, 1966;

(12) Maternal, child health, and crippled children programs were expanded and appropriation authorization substantially increased;

(13) For public assistance programs, administered by the States, the Federal share of payments was increased more than an average of \$2.50 monthly for needy aged, blind, and disabled persons; and an average increase of about \$1.25 was authorized for needy children, effective January 1, 1966.

Numbers of other beneficial provisions were included in the constructive Social Security Amendments of 1965.