

New Changes In SS Affect Most Persons

Changes that will affect almost every farm and city person have recently been made in the old-age and survivors insurance program, John Ingle, manager of the Raleigh social security office, said this week.

He took this opportunity during Farm-City Week to say that these changes affect the American public as a whole. Working persons—employed and self-employed, farmers and city people—need to know about them; their families need to know about them.

The most important changes in the law were designed to strengthen the Federal social insurance system which offers some protection against loss of earned income due to the retirement, death or total disability of the worker.

Most important, Ingle said, is the increase in benefit amounts because these increases affect practically all working people and their families. This applies to people now getting benefit payments in the Raleigh area and to those who will get benefits in the future. Monthly benefit checks to workers who retired at age 65 or later will be increased automatically by at least \$3. The maximum monthly payment a family may receive is increased from \$200 to \$254 a month. Families now receiving maximum monthly benefits under the law will receive benefits from \$3 to \$54 depending upon the deceased worker's average monthly earnings.

Ingle pointed out the larger amount will show up in benefit checks that go in the mails early in February.

Beginning with 1959, earnings up to \$4,800 will be creditable and taxable for social security purposes and social security taxes will be increased. A person who worked in a business or on a farm will have 2½ per cent taken out of his pay

instead of the present 2¼ per cent; his employer will contribute 2½ per cent also. The self-employed social security tax will be increased 3/8 of 1 per cent and will become 3¼ per cent of net earnings up to \$4,800 in the year.

Ingle said that many people who could not qualify for benefits before could do so now. These include:

1. Dependents of disabled workers who are getting monthly disability benefits because they are too disabled for further substantial gainful work. These payments can be made to his dependents just like the payments made to old-age insurance beneficiaries.
2. The amended law also makes it easier for people whose disabilities develop gradually to qualify for either cash disability benefits or the disability "freeze." This is brought about through a change in the work requirements. It is no longer necessary that the worker have at least 1½ years of social security credit out of the three years before he became disabled. The standards for determining disability remain the same. A person must still be unable to perform substantial, gainful work and have worked for at last five years in a job covered by social security.
3. Aged parents who were de-

pendent on the worker can now get payments even if the worker was survived by a child or widow who is entitled to benefits.

The ever-growing interdependence of farm and city as a result of the machine age has created a need to bring about a better understanding of our farm economy by urban people and of town and city problems by rural people. "Our social insurance program is an important part of that economy. That interdependence was a factor in the extension of old-age, survivors, and disability insurance to farm people, and it is the reason why the Social Security Administration is wholeheartedly cooperating in the observance of National Farm-City Week," Ingle declared.

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