

Questions-Answers Social Security

By D. C. Nichols
Field Representative

Q. Will you sketch briefly the history and development of Social Security from its beginning and down to the present time?

A. Whew! We'll give it a try, as briefly as possible.

The original Social Security Act of 1935 provided just for retirement benefits, and covered only workers (employees) in business, industry, and commerce. It provided a basic "floor" of financial security for them against the hazard of old age.

The first benefits to retired workers were paid in 1940; by which time amendments to the law had been passed providing benefits also for the dependents and survivors of insured workers.

(The benefit money rightfully belonged to the "entitled beneficiaries" because the workers had earned the right to it, for themselves and their eligible dependents or survivors, by working and making the required tax contributions on their earnings.)

In 1950 the coverage was extended to millions of other people--including farm workers, domestic workers, many state and local government employees, self-employed farmers as well as self-employed business and professional people, and even members of the armed forces.

The law has provided full, or unreduced, benefits at age 65 and over for those who are entitled under the program and who (if under age 72) are retired--as "retirement" is defined in Social Security law. Reduced benefits are provided for those who choose to take their monthly payments starting at ages 62-64. However, full or unreduced benefits are provided for widows at age 62, and proportionately reduced widows' benefits at ages 60-61.

All these, and others who may be entitled to social security benefits--such as dependent parents of deceased workers, and dependent husbands or widowers--must, if under age 72, meet the "retirement requirement" in the law. Of course, the amounts of monthly social security benefits payable depend on the average earnings of the workers (including self-employed individuals).

You know of course that the dependents and survivors of workers include children under 18 or adult "children" who were disabled before age 18 --or full-time students 18-22 years old and unmarried.

Since 1956 workers in general under age 65 who have social security credit for half of the last ten years before getting severely disabled from illness or injury (physical or mental) may receive monthly benefits from Social Security. And so may the workers' wives and children. (Actually, the disability work requirement has been liberalized for those who get disabled before age 31.)

Since 1967 disabled widows (widows "disabled" within the meaning of the law) may be eligible for benefits based on their deceased husbands' work, as early as age 50.

And finally, in 1965 Congress created the Medicare program, which helps people 65 and over pay their hospital and doctor bills and certain other medical expenses.

So you can see that in its first one-third of a century of operation Social Security has grown into a great Four-Way Protection Program of retirement, survivors, and disability insurance--and health insurance for the aged, popularly called Medicare.

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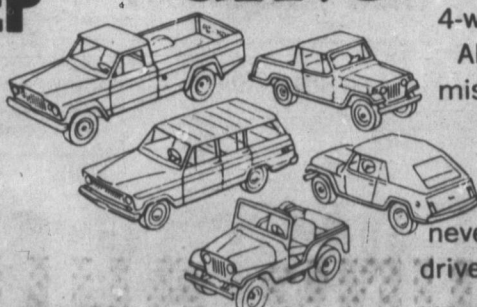
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