LOW INCOME IS BIGGEST PROBLEM OF AGED, SAYS NEW SENATE REPORT

Washington, D. C.—Insufficient income is far and away the most desperate problem of older Americans, the 20-member U. S. Senate Special Committee on Aging warns in a report to Congress issued April 29.

Both reports deal with a wide range of problems that beset the elderly but both insist the need of the elderly for adequate income is paramount.

The Senate Committee report echoes testimony by John W. Edelman, 74-year-old president of the National Council of Senior Citizens, that inadequate income is the number one problem of the elderly.

"This general agreement by 20 Senators and by the President on what the problem is offers new hope," Edelman declared.

Edelman added: "The elderly have been short-changed for too long. It is a legislative coalition that exists in both houses of Congress and all but ignored by the Office of Economic Opportunity, the anti-poverty agency.

"Congress could change this picture if it made up its mind to do it instead of dealing with the problem by doing too little too late. I urge every Senator and Congressman to read this new Senate report on the pitiful plight of our nation's elderly."

Guaranteed Income

Senator Harrison A. Williams, Jr. (D, N. J.), Chairman of the Senate Special Committee on Aging, and in his introduction to the Committee report: "The great breakthroughs of the 1960's—Medicare, the Older Americans Act, new advances in housing—usually shifted time and attention away from other issues demanding action. . . ."

"Inadequate retirement income . . . is far and away the major problem facing most elderly individuals but Congress thus far has considered only parts of the overall problem. A comprehensive view of present and long range needs is required. We don't have it."

The Senate report discusses such measures as a Federal guaranteed income which is also being debated in the Presidential election.

The report recommends that the President establish an Institute on Retirement Income to map a course of action on lifting the elderly poor out of their poverty.

This idea was suggested by President Johnson's announcement that he was creating the Institute on Urban Development to provide answers to the mounting problems that beset cities and metropolitan areas.

The Urban Development Institute will be a non-profit corporation run by a six-man panel and staff of 100 with initial financing coming from the $10,000,000 re-search fund of the U. S. Department of Housing and Urban Development and subsequent private foundation grants.

Coordination Needed

The Senate report points out: "Despite the increasing complexity and magnitude of the forces that affect retirement income, there is still no coordinating agency or mechanism for ensuring that adequate, effective and efficient services are expanded to meet the needs of the elderly population."

"The ideal configuration is a single, comprehensive agency which could exercise leadership in formulating and implementing policies to assure that adequate services are expanded and coordinated on the national level," the report argues.

In its findings the Senate does recommend the establishment of a Federal Office of Economic Opportunity to direct the Office of Economic Opportunity to set up a Federal Office of Economic Opportunity to set up a comprehensive anti-poverty program for the elderly.

The report quotes Dr. Striner: "I have come to the conclusion that we need to provide OASDI (social security old age, survivors and disability insurance) recipients more adequately, we must try to find a way to offer supplemental Social Security benefits... ."

"Other Recommendations"

In addition to urging a Presidential Institute on Retirement Income, the Senate Committee report recommends: * Congressional approval of a resolution calling for a White House Conference on Aging for 1970. * Careful attention to the need of the elderly in preparation of projects under the Federal Model Cities program (Turn to pages 4 and 5 for a report on this program.) * Full implementation of the 1967 amendments to the Economic Opportunity Act directing the Office of Economic Opportunity to set up adequate anti-poverty programs on behalf of the elderly.

The report also urges an increase in Federal aid to medical care for the elderly. The report welcomes legislation enacted last year to improve hospital care but observes that meaningful progress will not be achieved until the resources of the national health community are utilized to provide the quality and degree of care desired for the elderly in a truly comprehensive spectrum of facilities."

"The elderly poor are the only U. S. poor whose numbers are increasing."

The poverty under age 65 fell from 27,390,000 in 1965 to 24,280,000 in 1966. This was a dramatic 10 per cent drop. In the same period, the number of poor 65 or over rose nearly 2 per cent.

"The 1968 social security increase is expected to lift 800,000 or more above the poverty line but, even with this increase, average social security benefits stand at an average $1,176 a year—approximately $22.63 a week—for an individual and $1,980 a year—approximately $38 a week—for a couple.

Social Security benefits go as low as $600 a year—or approximately $12.50 a week. . . ."

"Projects made by an expert consulted by the Committee—James H. Schutt, Assistant Professor of Economics, New Hampshire University—will show that the Social Security system is in need of tax rejuvenation—of a continuation of the Social Security system."

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"Justice for Elderly"

"This finding prompted Dr. Juanita Kreps, Professor of Economics at Duke University, to ask, in testimony before the Committee on Aging, to what extent (and through what mechanisms) older people are to share in the growth of our national production and prosperity."

"Dr. Kreps suggested that increased retirement benefits under social security may have to come from Federal government revenue (through increased Federal income or Federal consumption (through increased Federal consumption spending), Federal government revenue (through increased Federal income tax) revenue. She recommended a study of this method of supplementing the week-old Federal income tax, now the mainstay of the social security system."

"The Senate report, in a review of the pros and cons of Federal general revenue financing to heave retirement benefits, points out that, unlike the Federal income tax, the social security payroll tax falls most heavily on the lowest paid wage earners."

"Even experts who have opposed federal Federal tax revenue for retirement benefits seem to be coming around to the idea that this would be a good thing, the report notes."

Dr. Herbert Striner, Director of Program Development for the W. E. Upjohn Institute for Employment Research, in 1962 published a study of the increasing Federal tax rebate to raise retirement income.

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