

REMARKS OF SENATOR HUBERT H. HUMPHREY

VETERANS OF WORLD WAR I

24th NATIONAL CONVENTION

Minneapolis, Minnesota

September 7, 1976

Let me assure you that the concerns of your organization are shared by many of us in the Congress.

Many of the problems you must confront today, younger veterans in time may have to face.

Let me say right away that I am fully committed to helping achieve your priority of guaranteeing a decent retirement income.

I am a joint sponsor of original legislation to provide adequate pensions to World War I veterans. And I have worked again and again in Congress in support of measures to protect Social Security benefits from the ravages of inflation, and to prevent any offsetting reduction in pensions because of increases in Social Security benefits.

The Congress is actively working on an improved pension bill for veterans and their dependents. We have passed it in the Senate, and the House of Representatives is now working on it.

All of the concerns you have, and which I have supported, may be addressed in the final bill, but I am hopeful that at least we will get some action for improved pensions for those most in need before the Congress adjourns this year.

Second, I want to assure you that, contrary to recent publicity, our Social Security system is not bankrupt. Nor is there any real danger of this happening.

It is well-known that because of economic conditions, the Social Security system will run a deficit at least through 1981. This in turn, will cause the Social Security Trust Fund to be reduced. But this is the reason we created the Trust Fund. It was meant to finance deficits.

Social Security benefits depend not upon the Trust Fund but rather, upon income from the payroll tax and ultimately, on the taxation power of the federal government.

The President has proposed that we increase the Social Security tax. I am opposed to an increase at this time. It would add to inflation and discourage businesses from hiring new workers, since it increases employment cost to them. Moreover, it would reduce workers' paychecks at a time when consumer spending must be increased to sustain economic recovery.

But some changes are needed and will be made by Congress in order to avoid problems in the 1980's. I will support every reasonable proposal to assure the continued fiscal soundness of our Social Security system.

So, although the Social Security System will run a deficit for the next few years, we do have a problem but certainly not a crisis.

I don't have to tell you that inflation is a problem for all of us, and that it particularly affects retired citizens.

More than in any other age category, the elderly are disproportionately represented at the lower end of the money income distribution. Almost one-half of our senior citizens are represented among households receiving less than \$5,000 in annual income.

Inflation is a serious burden for all our people but it inflicts special anguish on those living on fixed low incomes. The basic essentials of daily living -- food, housing, medical care and transportation -- are items that have been escalating at especially high rates and claim virtually all of the resources of many elderly persons.

Since it is necessary for many of those getting up in years to spend their entire incomes to meet their basic needs, price rises result immediately in reductions in the goods and services they can purchase -- a cruel reduction in their standard of living.

We have been through worse economic crises. But conditions today are not the same as forty years ago. Fixed incomes and scarcity of jobs, mean that many must endure marginal existences -- they are just barely able to get by.

Our senior citizens have provided us with a highly industrialized and prosperous country. They had expected to enjoy their just reward of happy retirement years. They now find that the staggering increases in the cost of food, health care, energy, clothing, housing and transportation take up most of the budget.

In addition, special needs of the elderly cause additional drains on retirement income. They must pay for out-of-hospital prescription drugs not covered by Medicare, and for special diets. And these needs and others usually require paying also for transportation -- if they can find it in the first place.

In fact, there isn't a single item that has not increased in cost -- from the postage stamp and a sheet of paper on which to write a letter, to charges regarding appliances. It may cost you \$15 to \$25 just to learn why your refrigerator or stove isn't working and what it will cost to repair. So the roof continues to leak, the house goes unpainted, the telephone is cut off, and the radio and TV go unrepaired. Newspapers become a dispensable luxury.

In this, the year of our Bicentennial, it is fitting that we call special attention to the needs and rights of a major sector of our population: our older citizens.

In 1776 the average life span was about 32 years. In 1976 it is about 71 years.

There are several actions that the government ought to be taking right now.

We should improve the way in which cost-of-living increases for veterans, Social Security recipients, railroad and civil service retirees and other pension and retirement systems are tied to the Consumer Price Index.

The Consumer Price Index is based exclusively on expenditure patterns of urban and clerical workers. It is not necessarily based on the spending patterns of those on retirement.

We can improve retirement benefits by employing an index more nearly based on actual expenditures of the retired citizen.

We can base retirement benefits on:

- prices at retail stores where elderly persons shop for food and clothing;

- the costs for housing and utilities in areas where senior citizens are concentrated;

-- and on expenses for health care and for transportation.

These are the items for which our elderly pay proportionately more of their income and on which we are experiencing the greatest cost increases.

These increases have shaken the economic security of those on retirement incomes.

But there are other steps we can take to help.

We can improve and better administer the Supplemental Security Income -- SSI -- Program, and once and for all end poverty among those it was designed to serve.

We can increase and add support for service programs in and out of government for older persons, such as nutrition programs, "meals-on-wheels", RSVP -- the Retired Senior Volunteer Program, the Green Thumb program, the Foster Grandparents program, employment services and other programs which provide dollar savings to those on fixed incomes in their later years.

Americans of all ages have the ultimate responsibility to be or become self-reliant, to care for their families, to aid their neighbors and to plan prudently for their old age.

Our society has a responsibility to recognize and use the tremendous experience and knowledge which older Americans can provide in helping our communities.

And through the private and public institutions of our nation, society has the responsibility to assist citizens to be prepared for their later years and to assist directly those who cannot care for themselves.

A year ago the Federal Council on Aging Rights presented to the Congress a "Bicentennial Charter for Older Americans" -- basic human rights for older Americans based on the "laws of nature and of nature's God" as set forth in the founding documents of this nation some 200 years ago. I would like to cite these goals.

-- The Right of Freedom, independence and the free exercise of individual initiative.

-- The Right to an income in retirement which would provide an adequate standard of living.

-- The Right to an opportunity for employment free from discriminatory practices because of age.

-- The Right to an opportunity to participate in the widest range of meaningful civic, educational, recreational and cultural activities.

-- The Right to suitable housing.

-- The Right to the best level of physical and mental health services needed.

-- The Right to ready access to effective social services.

-- The Right to appropriate institutional care when required.

-- And, the Right to a life and death with dignity.

I strongly believe that we have an obligation now to guarantee those rights.

The time has come to stop penalizing Americans when they grow old and when they get sick. We need action now on all fronts.

But we cannot move forward with these great tasks without strong efforts from the leadership of this nation to change attitudes toward the elderly. Until we make this nation realize that life does not stop at 60 or 65, we will not have provided the basic dignity, identity and security that elderly Americans need and deserve.

As Franklin Roosevelt once said, "The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little."

Enough promises have been made. Let us resolve to get on with the job of creating a new era for and by older people which will bring their talents and abilities to bear and which will assure them a lifetime of dignity, security and opportunity.

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VETERANS OF WORLD WAR I

24TH NATIONAL CONVENTION

MINNEAPOLIS, MINNESOTA

Cong. Frank  
S. McClellan

Liberty Bell

SEPTEMBER 7, 1976

- ✓ Bill Fisher - Minute Man Carving
- ✓ Nat. Commander. Louis Zaruba
- ✓ Ladies Auxiliary

LET ME ASSURE YOU THAT THE CONCERNS OF YOUR ORGANIZATION  
ARE SHARED BY MANY OF US IN THE CONGRESS.

*Defense, Pensions  
Cost of living, Health  
care, Housing*

MANY OF THE PROBLEMS YOU MUST CONFRONT TODAY, YOUNGER  
VETERANS IN TIME MAY HAVE TO FACE.

*Defense + People*

LET ME SAY RIGHT AWAY THAT I AM FULLY COMMITTED TO  
HELPING ACHIEVE YOUR PRIORITY OF GUARANTEEING A DECENT RETIREMENT  
INCOME.

I AM A JOINT SPONSOR OF ORIGINAL LEGISLATION TO PROVIDE  
ADEQUATE PENSIONS TO WORLD WAR I VETERANS.

*S. 880 (Sen Mc Govern)*

AND I HAVE WORKED AGAIN  
AND AGAIN IN CONGRESS IN SUPPORT OF MEASURES TO PROTECT SOCIAL  
SECURITY BENEFITS FROM THE RAVAGES OF INFLATION, AND TO PREVENT ANY  
OFFSETTING REDUCTION IN PENSIONS BECAUSE OF INCREASES IN SOCIAL  
SECURITY BENEFITS.

*Veteran*



L THE CONGRESS IS ACTIVELY WORKING ON AN IMPROVED PENSION BILL FOR  
VETERANS AND THEIR DEPENDENTS. WE HAVE PASSED IT IN THE SENATE, AND  
THE HOUSE OF REPRESENTATIVES IS NOW WORKING ON IT.

L ALL OF THE CONCERNS YOU HAVE, AND WHICH I HAVE SUPPORTED, MAY BE  
ADDRESSED IN THE FINAL BILL, BUT I AM HOPEFUL THAT AT LEAST WE WILL  
GET SOME ACTION FOR IMPROVED PENSIONS FOR THOSE MOST IN NEED BEFORE  
THE CONGRESS ADJOURNS THIS YEAR.

L SECOND, I WANT TO ASSURE YOU THAT, CONTRARY TO RECENT  
PUBLICITY, OUR SOCIAL SECURITY SYSTEM IS NOT BANKRUPT. NOR IS  
THERE ANY REAL DANGER OF THIS HAPPENING. (J.E.C. Study)

L IT IS WELL-KNOWN THAT BECAUSE OF ECONOMIC CONDITIONS, THE  
SOCIAL SECURITY SYSTEM WILL RUN A DEFICIT AT LEAST THROUGH 1981.

THIS IN TURN, WILL CAUSE THE SOCIAL SECURITY TRUST FUND TO BE

REDUCED. BUT THIS IS THE REASON WE CREATED THE TRUST FUND. IT

WAS MEANT TO FINANCE DEFICITS.

SOCIAL SECURITY BENEFITS DEPEND NOT UPON THE TRUST FUND BUT  
RATHER, UPON INCOME FROM THE PAYROLL TAX AND ULTIMATELY, ON THE  
TAXATION POWER OF THE FEDERAL GOVERNMENT.

THE PRESIDENT HAS PROPOSED THAT WE INCREASE THE SOCIAL SECURITY

TAX. I AM OPPOSED TO AN INCREASE AT THIS TIME. IT WOULD ADD TO

INFLATION AND DISCOURAGE BUSINESSES FROM HIRING NEW WORKERS, SINCE

IT INCREASES EMPLOYMENT COSTS ~~FOR THEM~~ MOREOVER, IT WOULD REDUCE

WORKERS' PAYCHECKS AT A TIME WHEN CONSUMER ~~EXPENDITURE~~ <sup>INCOME</sup> MUST BE

INCREASED TO SUSTAIN ECONOMIC RECOVERY.



L BUT SOME CHANGES ARE NEEDED AND WILL BE MADE BY CONGRESS IN  
ORDER TO AVOID PROBLEMS IN THE 1980's. I WILL SUPPORT EVERY  
REASONABLE PROPOSAL TO ASSURE THE CONTINUED FISCAL SOUNDNESS OF  
OUR SOCIAL SECURITY SYSTEM.

~~SO, ALTHOUGH THE SOCIAL SECURITY SYSTEM WILL RUN A DEFICIT~~  
~~FOR THE NEXT FEW YEARS, WE DO HAVE A PROBLEM BUT CERTAINLY~~  
~~NOT A CRISIS.~~ H

L I DON'T HAVE TO TELL YOU THAT INFLATION IS A PROBLEM FOR ALL  
OF US, AND THAT IT PARTICULARLY AFFECTS RETIRED CITIZENS.

L MORE THAN IN ANY OTHER AGE CATEGORY, THE ELDERLY ARE  
~~DISPROPORTIONATELY REPRESENTED~~ AT THE LOWER END OF THE MONEY INCOME  
DISTRIBUTION. ALMOST ONE-HALF OF OUR SENIOR CITIZENS ~~ARE REPRESENTED~~

*receive*  
~~AMONG HOUSEHOLDS RECEIVING~~ LESS THAN \$5,000 IN ANNUAL INCOME.

INFLATION IS A SERIOUS BURDEN FOR ALL OUR PEOPLE BUT IT

INFLECTS SPECIAL ANGUISH ON THOSE LIVING ON FIXED LOW INCOMES. THE

BASIC ESSENTIALS OF DAILY LIVING -- FOOD, HOUSING, MEDICAL CARE

AND TRANSPORTATION -- ARE ITEMS THAT HAVE BEEN ~~ESSENTIALS~~ <sup>going up</sup>

<sup>and up - and using up the limited</sup>  
~~ESPECIALLY HIGH RATES AND CLAIM VIRTUALLY ALL OF THE RESOURCES OF~~

<sup>income of our elderly.</sup>  
~~MANY ELDERLY PERSONS.~~

~~SINCE IT IS NECESSARY FOR MANY OF THOSE GETTING UP IN YEARS  
TO SPEND THEIR ENTIRE INCOMES TO MEET THEIR BASIC NEEDS, PRICE  
RISES RESULT IMMEDIATELY IN REDUCTIONS IN THE GOODS AND SERVICES  
THEY CAN PURCHASE -- A CRUEL REDUCTION IN THEIR STANDARD OF LIVING.~~

~~yes. WE HAVE <sup>seen worse times</sup> ~~EXPERIENCED THESE ECONOMIC CRISES.~~ BUT CONDITIONS~~

~~TODAY ARE NOT THE SAME AS FORTY YEARS AGO. FIXED INCOMES AND~~

~~SCARCITY OF JOBS, MEAN THAT MANY MUST ENDURE MARGINAL EXISTENCES --~~

~~THEY ARE JUST BARELY ABLE TO GET BY.~~

OUR SENIOR CITIZENS HAVE PROVIDED US WITH A HIGHLY INDUSTRIALIZED AND PROSPEROUS COUNTRY. THEY HAD EXPECTED TO ENJOY THEIR JUST REWARD

OF <sup>Secure</sup> ~~many~~ RETIREMENT YEARS. THEY NOW FIND THAT THE STAGGERING

INCREASES IN THE COST OF FOOD, HEALTH CARE, <sup>fuel</sup> ~~money~~, CLOTHING,

HOUSING AND TRANSPORTATION TAKE UP MOST OF THE BUDGET.

IN ADDITION, SPECIAL NEEDS OF THE ELDERLY CAUSE ADDITIONAL DRAINS ON RETIREMENT INCOME. THEY MUST PAY FOR OUT-OF-HOSPITAL PRESCRIPTION DRUGS NOT COVERED BY MEDICARE, AND FOR SPECIAL DIETS.

AND THESE NEEDS AND OTHERS USUALLY REQUIRE PAYING ALSO FOR TRANSPORTATION -- IF THEY CAN FIND IT IN THE FIRST PLACE.

IN FACT, THERE ISN'T A SINGLE ITEM THAT HAS NOT INCREASED IN COST -- FROM THE POSTAGE STAMP AND A SHEET OF PAPER ON WHICH TO

WRITE A LETTER, TO CHARGES REGARDING APPLIANCES.

*The newspaper you want to read  
and the  
bus ticket or the Ice Cream Soda*

IT MAY COST YOU \$15 TO \$25 JUST TO LEARN WHY YOUR REFRIGERATOR OR STOVE ISN'T WORKING AND WHAT IT WILL COST TO REPAIR. SO THE ROOF CONTINUES TO LEAK, THE HOUSE GOES UNPAINTED, THE TELEPHONE IS CUT OFF, AND THE RADIO AND TV GO UNREPAIRED. NEWSPAPERS BECOME A DISPENSABLE LUXURY.

h IN THIS, THE YEAR OF OUR BICENTENNIAL, IT IS FITTING THAT WE CALL SPECIAL ATTENTION TO THE NEEDS AND RIGHTS OF A MAJOR SECTOR OF OUR POPULATION: OUR OLDER CITIZENS.

h IN 1776 THE AVERAGE LIFE SPAN WAS ABOUT 32 YEARS. IN 1976 IT IS ABOUT 71 YEARS.

h THERE ARE SEVERAL ACTIONS THAT THE GOVERNMENT OUGHT TO BE TAKING RIGHT NOW.

✓ WE SHOULD IMPROVE THE WAY IN WHICH COST-OF-LIVING INCREASES  
FOR VETERANS, SOCIAL SECURITY RECIPIENTS, RAILROAD AND CIVIL  
SERVICE RETIREES AND OTHER PENSION AND RETIREMENT SYSTEMS ARE  
TIED TO THE CONSUMER PRICE INDEX.

✓ THE CONSUMER PRICE INDEX IS BASED EXCLUSIVELY ON EXPENDITURE  
PATTERNS OF URBAN AND CLERICAL WORKERS. ✓ IT IS NOT NECESSARILY  
BASED ON THE SPENDING PATTERNS OF THOSE ON RETIREMENT.

✓ WE CAN IMPROVE RETIREMENT BENEFITS BY EMPLOYING AN INDEX  
MORE NEARLY BASED ON ACTUAL EXPENDITURES OF THE RETIRED CITIZEN.

✓ WE CAN BASE RETIREMENT BENEFITS ON:

-- PRICES AT RETAIL STORES WHERE ELDERLY PERSONS SHOP FOR  
FOOD AND CLOTHING;

THE COSTS FOR HOUSING AND UTILITIES IN AREAS WHERE SENIOR

CITIZENS ARE CONCENTRATED;

5-- AND ON EXPENSES FOR HEALTH CARE AND FOR TRANSPORTATION.

THESE ARE THE ITEMS FOR WHICH OUR ELDERLY PAY PROPORTIONATELY

MORE OF THEIR INCOME AND ON WHICH WE ARE EXPERIENCING THE GREATEST

**COST INCREASES.**

2 THESE INCREASES HAVE SHAKEN THE ECONOMIC SECURITY OF THOSE

ON RETIREMENT INCOMES.

BUT THERE ARE OTHER STEPS WE CAN TAKE TO HELP.

WE CAN IMPROVE AND BETTER ADMINISTER THE SUPPLEMENTAL

SECURITY INCOME -- SSI -- PROGRAM, AND ONCE AND FOR ALL END

POVERTY AMONG THOSE IT WAS DESIGNED TO SERVE.

WE CAN INCREASE AND ADD SUPPORT FOR SERVICE PROGRAMS IN AND  
OUT OF GOVERNMENT FOR OLDER PERSONS, SUCH AS NUTRITION PROGRAMS,  
"MEALS-ON-WHEELS", RSVP -- THE RETIRED SENIOR VOLUNTEER PROGRAM,  
THE GREEN THUMB PROGRAM, THE FOSTER GRANDPARENTS PROGRAM,  
EMPLOYMENT SERVICES AND OTHER PROGRAMS WHICH PROVIDE DOLLAR SAVINGS  
TO THOSE ON FIXED INCOMES IN THEIR LATER YEARS.

AMERICANS OF ALL AGES HAVE THE ULTIMATE RESPONSIBILITY TO BE  
OR BECOME SELF-RELIANT, TO CARE FOR THEIR FAMILIES, TO AID THEIR  
NEIGHBORS AND TO PLAN PRUDENTLY FOR THEIR OLD AGE.

OUR SOCIETY HAS A RESPONSIBILITY TO RECOGNIZE AND USE THE  
TREMENDOUS EXPERIENCE AND KNOWLEDGE WHICH OLDER AMERICANS CAN  
PROVIDE IN HELPING OUR COMMUNITIES.



AND THROUGH THE PRIVATE AND PUBLIC INSTITUTIONS OF OUR NATION,  
SOCIETY HAS THE RESPONSIBILITY TO ASSIST CITIZENS TO BE PREPARED  
FOR THEIR LATER YEARS AND TO ASSIST <sup>help</sup> ~~by~~ THOSE WHO CANNOT  
CARE FOR THEMSELVES.

A YEAR AGO THE FEDERAL COUNCIL ON AGING RIGHTS PRESENTED TO  
THE CONGRESS A "BICENTENNIAL CHARTER FOR OLDER AMERICANS" --  
BASIC HUMAN RIGHTS FOR OLDER AMERICANS BASED ON THE "LAWS OF  
NATURE AND OF NATURE'S GOD" AS SET FORTH IN THE FOUNDING DOCUMENTS  
OF THIS NATION SOME 200 YEARS AGO. I WOULD LIKE TO CITE  
THESE GOALS.

-- THE RIGHT OF FREEDOM, INDEPENDENCE AND THE FREE EXERCISE  
OF INDIVIDUAL INITIATIVE.

L-- THE RIGHT TO AN INCOME IN RETIREMENT WHICH WOULD PROVIDE  
AN ADEQUATE STANDARD OF LIVING.

L-- THE RIGHT TO AN OPPORTUNITY FOR EMPLOYMENT FREE FROM  
DISCRIMINATORY PRACTICES BECAUSE OF AGE.

L-- THE RIGHT TO AN OPPORTUNITY TO PARTICIPATE IN THE  
WIDEST RANGE OF MEANINGFUL CIVIC, EDUCATIONAL, RECREATIONAL AND  
CULTURAL ACTIVITIES.

L-- THE RIGHT TO SUITABLE HOUSING.

L-- THE RIGHT TO THE BEST LEVEL OF PHYSICAL AND MENTAL HEALTH  
SERVICES NEEDED.

L-- THE RIGHT TO READY ACCESS TO EFFECTIVE SOCIAL SERVICES.

L-- THE RIGHT TO APPROPRIATE INSTITUTIONAL CARE WHEN REQUIRED.

L-- AND, THE RIGHT TO A LIFE AND DEATH WITH DIGNITY.

h I STRONGLY BELIEVE THAT WE HAVE AN OBLIGATION ~~TO~~ ~~TO~~ ~~TO~~ GUARANTEE  
THOSE RIGHTS.

h THE TIME HAS COME TO STOP PENALIZING AMERICANS WHEN THEY GROW  
OLD AND WHEN THEY GET SICK. WE NEED ACTION NOW ON ALL FRONTS.

h BUT WE CANNOT MOVE FORWARD WITH THESE GREAT TASKS WITHOUT  
STRONG EFFORTS FROM THE LEADERSHIP OF THIS NATION TO CHANGE  
ATTITUDES TOWARD THE ELDERLY. h UNTIL WE MAKE THIS NATION REALIZE  
THAT LIFE DOES NOT STOP AT 60 OR 65, WE WILL NOT HAVE PROVIDED  
THE BASIC DIGNITY, IDENTITY AND SECURITY THAT ELDERLY AMERICANS  
NEED AND DESERVE.

h AS FRANKLIN ROOSEVELT ONCE SAID, "THE TEST OF OUR PROGRESS IS  
NOT WHETHER WE ADD MORE TO THE ABUNDANCE OF THOSE WHO HAVE MUCH; IT  
IS WHETHER WE PROVIDE ENOUGH FOR THOSE WHO HAVE TOO LITTLE."

ENOUGH PROMISES HAVE BEEN MADE LET US RESOLVE TO GET ON WITH

THE JOB OF CREATING A NEW ERA FOR AND BY OLDER PEOPLE WHICH WILL

BRING THEIR TALENTS AND ABILITIES TO BEAR AND WHICH WILL ASSURE THEM A

A LIFETIME OF DIGNITY, SECURITY AND OPPORTUNITY.

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