

92d Congress }  
2d Session }

COMMITTEE PRINT

**ACTION ON AGING LEGISLATION  
IN 92D CONGRESS**

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**PREPARED BY THE  
SPECIAL COMMITTEE ON AGING  
UNITED STATES SENATE**



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<sup>1</sup> Senator Winston Prouty, Vermont, served as ranking minority member of the committee from September 1969, until his death, September 10, 1971, Senator Robert T. Stafford, Vermont, was appointed to fill the vacancy on September 17, 1971.

## NINETY-SECOND CONGRESS ENDS WITH MAJOR ACTIONS ON AGING

Congress adjourned late on October 18 after completing work on legislation of special importance to older Americans.

These actions, when added to other legislative advances in aging during the 92nd Congress (see summary of major 1971-72 enactments on p. 8), make the last 2 years an unusually productive period for the elderly of this Nation,

Many of the measures had long been sought by the Senate Committee on Aging, and many had been among the major goals of participants in the 1971 White House Conference on Aging. Some setbacks in Medicare and Medicaid, however, were mixed among the advances.

### THE 1972 SOCIAL SECURITY AMENDMENTS

Final action on these amendments (H.R. 1) was completed with the adoption of the conference report by the House and Senate on October 17, clearing the measure for the President.

The \$5.3 billion package makes more than 100 changes in Social Security, Medicare, Medicaid, and the adult categorical assistance programs (aid for the aged, blind, and disabled). Among the major provisions:

#### Social Security

*Increase in widow's and widower's benefits.*—Widows and dependent widowers aged 65 or older would be entitled to 100 percent of their deceased spouses' Social Security benefits, instead of only 82½ percent as under present law. Nearly 3.8 million persons would receive an additional \$1.1 billion in benefits under this provision. Moreover, an estimated 200,000 individuals would be removed from poverty. Benefits for the average widow would be increased from \$137 to \$156 a month.

*Special minimum monthly benefits.*—A new special minimum monthly benefit—equal to \$8.50 multiplied by the number of years of covered employment above 10 years, but not greater than 30 years—would be authorized for persons with low lifetime earnings and long periods of work experience. The new special minimum would range from \$85 a month (for persons with 20 years work experience) to \$170 (30 years of covered employment). The regular minimum Social Security benefit is \$84.50 a month. This new provision would provide \$20 million in additional benefits to 150,000 persons.

*Liberalization of the retirement test.*—H.R. 1 makes four basic changes: (1) the exempt earnings limitation would be raised from \$1,680 to \$2,100 a year; (2) thereafter, \$1 in Social Security benefits would be withheld for each \$2 of earnings; (3) the earnings in and after the month in which a person attains 72 would not be included, as under present law, in determining total earnings for the year; and (4) future increases in the amount of exempt earnings would be adjusted automatically as average earnings rise. Nearly 1.2 million persons would receive \$856 million in additional benefits.

*Increased benefits for delayed retirement.*—Social Security benefits would be increased by 1 percent for each year from age 65 to 72 that

a person delays retirement (\$27 million in additional benefits). After age 72, a person can receive his full Social Security benefits, regardless of the amount of his earnings.

*Age 62 computation point for men.*—Men (as under present law for women) would take into account earnings up to age 62 in computing their benefits, instead of age 65 (\$14 million in additional benefits).

*Reduction in waiting period for disability benefits.*—The waiting period would be reduced from 6 to 5 months for 950,000 beneficiaries (\$128 million in additional benefits).

### Medicare-Medicaid Amendments

*Medicare coverage for disabled.*—Nearly 1.7 million disabled Social Security beneficiaries under age 65 would be entitled to Medicare coverage, provided they have been entitled to benefits for at least 24 months (\$1.4 billion in additional benefits under hospital insurance and \$0.4 billion additional benefits under doctors' insurance).

*Part B deductible.*—Beginning in 1973, the deductible for doctors' insurance would be boosted from \$50 to \$60.

*Protection against retroactive denial of payments under Medicare.*—H.R. 1 authorizes the Secretary of HEW to establish, by diagnosis, minimum periods after hospitalization during which a patient would be presumed to be eligible for extended care or home health coverage.

*Part B premium increase.*—Beginning in fiscal year 1974, the part B premium increase would not be able to exceed the percentage raise in Social Security cash benefits since the last premium adjustment.

*Payments to health maintenance organizations.*—H.R. 1 would authorize Medicare beneficiaries to enroll in prepaid group health plans, with the Government paying the HMO on a capitation basis.

*Cost sharing under Medicaid.*—Three major charges would be authorized under the bill: (1) States which cover the medically indigent would be required to impose monthly premium charges; (2) States would be authorized to impose copayment and deductible charges on the medically indigent; and (3) States would be permitted to subject cash assistance recipients to nominal deductibles and copayments for optional Medicaid services, such as prescription drugs and hearing aids.

*Coverage of chiropractic services under Part B.*—Chiropractic services would be covered under Medicare provided the chiropractor is licensed and he meets uniform minimum standards established by the Secretary of HEW (\$17 million in additional benefits).

*Coverage of persons needing kidney transplantation or dialysis.*—H.R. 1 would provide Medicare protection against the costs of hemodialysis and kidney transplantation for almost all Americans afflicted with that disease beginning after the third month of treatment (\$75 million in additional benefits under part A and \$52 million in additional benefits under part B).

*Home health insurance.*—The coinsurance requirement of 20 percent of the reasonable charges (after the new \$60 deductible under part B is met) would be eliminated for home health services under part B (\$8 million in additional benefits).

*Elimination of requirement that States move toward comprehensive Medicaid program.*—H.R. 1 eliminates the requirement that a State

must show that it is making efforts in the direction of broadening the scope of services in its Medicaid program and liberalizing eligibility requirements for medical assistance.

*Physical therapy services.*—Under present law, physical therapy is covered as an inpatient service, and as an outpatient service when furnished through a participating facility or home health agency. Services cannot be provided in a therapist's office. H.R. 1 would authorize reimbursement (up to \$100) for physical therapy services in a therapist's office when provided under a physician's written plan of treatment.

*Disclosure of ownership of intermediate care facilities.*—Intermediate care facilities, which are not otherwise licensed as skilled nursing homes by a State, would be required to make ownership information available to the State licensing agency.

*Demonstration and reports.*—The Secretary of HEW would be authorized to conduct studies and demonstration projects concerning various forms of prospective reimbursement of facilities; intermediate and homemaker services; elimination or reduction of the 3-day prior hospitalization requirement for admission to a skilled nursing facility; determination of the most appropriate methods for reimbursing physicians' assistants and nurse practitioners; provision of day care services to the elderly; and others.

*Long-term care institutions on Indian reservations.*—Long-term care institutions on Indian reservations, which are certified by the Secretary of HEW, would be included within the meaning of intermediate care facilities or skilled nursing facilities, provided they meet the other appropriate requirements.

### Adult Welfare Reform

*Supplemental Security Income Program.*—A new Supplemental Security Income program—administered by the Social Security Administration and financed out of general revenues—would replace aid for the aged, blind, and disabled in January 1974. The new program would build a floor under the income of all older Americans—\$130 for single persons and \$195 for elderly couples. In addition, the first \$20 of Social Security or other income would be disregarded in determining eligibility for the supplemental payments. The effect of these two provisions is to assure most elderly single persons a monthly income of \$150 (\$215 for couples). Moreover, there would be an additional disregard of \$65 of earned income plus one-half of any earnings above \$65. States wishing to pay an aged, blind, or disabled individual in addition to the Federal supplemental security income payment would be free to do so. Persons in the Supplemental Security Income program would not be eligible for food stamps or surplus commodities.

### Other Provisions

*Protection against loss of Medicaid.*—Persons entitled to Medicaid would continue to be eligible, even if the 20 percent Social Security increase raised their incomes above the State's eligibility standards.

*\$4 "pass-along".*—Individuals who receive Old Age Assistance and Social Security would be assured of a \$4 increase in their net income as a result of the recently enacted 20 percent Social Security increase.

*Payroll Tax.*—To finance these reforms, the Social Security tax would be increased from 5.5 to 5.85 percent. The tax rate for old age,

survivors, and disability insurance would be raised from 4.6 to 4.85 percent. Health insurance would be boosted from 0.9 to 1.0 percent. The maximum taxable wage base would remain at \$10,800 in 1973 and \$12,000 in 1974.

## OLDER AMERICANS ACT AMENDMENTS

Major changes and innovations were incorporated in the 1972 Older Americans Act amendments when the Congress approved the conference report (adopted by the Senate on October 12 and by the House on October 14) on H.R. 15657, clearing the measure for the White House. A substantial increase in proposed funding would be authorized for the Older Americans Act—from \$105 million for fiscal 1972 to \$440.25 million for fiscal 1973 (including the \$100 million authorization for the new nutrition program in Public Law 92-258). Additionally, the Comprehensive Older Americans Services Amendments would make changes in other legislation, including two measures to maximize employment opportunities for older workers.

### Changes in Older Americans Act

*Federal Council on Aging.*—A 15-member Federal Council on Aging would replace the Advisory Committee on Older Americans. The new Council would advise and assist the President on matters relating to the special needs of older Americans.

It would also act as a spokesman on behalf of the elderly in making recommendations to the President and Congress concerning Federal policies in the field of aging. And, the Council would undertake a study of the (a) interrelationship of programs for the elderly and (b) the combined impact of all taxes affecting the aged. The Council would replace the proposed 6-member Older Americans Advocacy Commission in the Senate bill, but it would include some of the Commission's basic functions.

*Strengthening of administration on aging.*—Three fundamental changes were incorporated in H.R. 15657 to strengthen AoA: (1) AoA would be transferred out of the Social and Rehabilitation Service to the Office of the Secretary of HEW; (2) the Commissioner would be directly responsible to the Secretary; and (3) the Commissioner would not be able to delegate any of his functions to any officer who is not responsible to him unless he submits a delegation plan to the Congress.

*Model projects.*—A new Title III Model Projects program would be established to concentrate on special problems of the elderly, including housing, transportation, public service employment opportunities for low-income older persons, continuing education, preretirement counseling, and social services for handicapped elderly Americans.

*Title III grants for State and area programs.*—The existing Title III Community Grants program would be replaced by new State and Area programs to encourage the development of comprehensive and coordinated social service systems through the establishment of planning and service areas.

*Special study and demonstration projects on the transportation problems of older Americans.*—A special study would be authorized to focus on several possible solutions for the transportation problems of the elderly, including (a) the use of community transportation facilities, school buses, and excess Department of Defense vehicles and (b) the need for revised and improved procedures for obtaining motor vehicle

insurance by older Americans. Additionally, the Commissioner would be directed to conduct research and demonstration projects to improve transportation services for the elderly by establishing special transportation subsystems, portal to portal services, and making payments directly to the elderly to enable them to obtain transportation services.

*Multidisciplinary centers of gerontology.*—Federal funding would also be authorized for new multidisciplinary centers of gerontology to conduct basic and applied research on (a) work, leisure, and education of older Americans; (b) living arrangements; (c) the economics of aging; and (d) other related areas.

*Multipurpose senior centers.*—A new \$35 million authorization would be available for leasing, altering, renovating, or constructing facilities to be used for multipurpose senior centers. Federal funding would also be authorized (\$10 million) to cover the costs of professional and technical personnel.

*Foster grandparents.*—The concept of the foster grandparent program would be expanded to include supportive services to children and adults in community settings, as well as services for institutionalized children.

#### Amendments to Other Acts

*Older reader services.*—The Library Services and Construction Act would be broadened to establish special older reader services, including the training of librarians to work with the elderly, transportation services to provide access to library services, and others.

*Higher Education Act Amendments.*—A new program would be created to authorize grants to assist higher education institutions to carry out programs on the problems of older Americans.

*Senior opportunities and services.*—Authorized funding for the SOS program would be raised from \$8 million to \$15 million for fiscal 1973 and from \$18 million to \$25 million for fiscal 1974. This measure would increase the recommended authorizations in the 1972 Economic Opportunity Act Amendments (Public Law 92-424).

#### Older American Community Service Employment Act

A \$100 million funding level would be authorized to provide community service employment opportunities for approximately 40,000 low-income persons 55 or older. This measure is, for all practical purposes, identical to legislation (S. 555) sponsored earlier by Senator Kennedy. Priority attention would be given to the employment of persons 60 and older. However, the Secretary of Labor would provide by regulations for the employment of individuals aged 55 to 59 in (a) circumstances of hardship; (b) economically distressed areas having substantial numbers of persons in this age category who are in need of employment; and (c) cases where persons are participating in existing programs.

#### Middle-Aged and Older Workers Training Act

Patterned after S. 1307 (introduced by Senator Randolph), this proposal would establish a midcareer development services program in the Department of Labor to authorize training, counseling, and special supportive services for unemployed or underemployed persons

45 or older. Additionally, this act would authorize strike forces to provide placement and recruitment services in communities experiencing large scale unemployment because of a plant shutdown or other permanent reduction in the work force.

*Authorizations for comprehensive Older Americans Services Amendments of 1972*

	Fiscal year 1973	Fiscal year 1974	Fiscal year 1975
Title I.....			
Title II:			
National Information and Resource Clearing House.....	\$750,000	\$1,000,000	\$1,250,000
Title III:			
Area planning and social service programs.....	100,000,000	200,000,000	300,000,000
Planning, coordination, evaluation, and administration.....	20,000,000	20,000,000	20,000,000
Model projects.....	70,000,000	105,000,000	140,000,000
Title IV:			
Training.....	15,000,000	20,000,000	25,000,000
Studies and demonstrations on transportation.....	7,500,000	15,000,000	20,000,000
Research and multidisciplinary centers of gerontology.....	20,000,000	30,000,000	40,000,000
Title V:			
Multipurpose senior centers....	35,000,000	35,000,000	35,000,000
Annual interest grants.....	1,000,000	3,000,000	5,000,000
Personnel staffing grants.....	10,000,000	10,000,000	10,000,000
Title VI:			
RSVP.....	20,000,000	30,000,000	40,000,000
Foster Grandparents.....	41,000,000	52,000,000	63,000,000
Title VII:			
Nutrition program (authorized in Public Law 92-258).....	100,000,000	150,000,000	-----
Subtotal, Funding for Older Americans Act....	440,250,000	671,000,000	699,250,000
Title VIII—Amendments to Other Acts:			
Older Reader Services.....	11,700,000	12,300,000	12,900,000
Special programs and projects relating to problems of the elderly (Title I—Higher Education Act).....	5,000,000	5,000,000	5,000,000
Senior opportunities and services (Economic Opportunity Act).....	7,000,000	7,000,000	-----
Title IX:			
Older American Community Service Employment Act....	100,000,000	150,000,000	-----
Title X:			
Middle-Aged and Older Workers Training Act.....	-----	100,000,000	-----
Subtotal, other programs....	123,700,000	274,300,000	17,900,000
Total (H.R. 15657).....	563,950,000	945,300,000	717,150,000

## Research on Aging Act

Implementing the number one recommendation of the Research Section of the White House Conference on Aging, H.R. 14424 would establish a National Institute on Aging at the National Institutes of Health. The new institute would be responsible for conducting and supporting biomedical, social, and behavioral research and training related to the aging process, as well as diseases and other special problems of older Americans. H.R. 14424 also amends the Community Mental Health Centers Act to authorize \$20 million for the construction (\$15 million) and staffing (\$5 million) of mental health facilities for the aged. Furthermore, the bill directs the Secretary of HEW to prepare a comprehensive aging research plan within one year of enactment. The plan would be presented to the Congress and the President, along with a statement of the staffing and funding requirements to carry out the proposal.

H.R. 14424 was approved by the House on October 4 and by the Senate on October 12. The measure is now awaiting the signature of the President.

## TWENTY PERCENT INCREASE IN RAILROAD RETIREMENT ANNUITIES

On October 4 the Congress voted to override the President's veto of a temporary (scheduled to expire on June 30, 1973) 20 percent increase in Railroad Retirement annuities for more than 700,000 railroad workers and their dependents. The vote to approve the bill without the President's signature was 353 to 29 in the House and 76 to 5 in the Senate.

The new law (Public Law 92-460) directs representatives of management and labor to report to the Congress no later than March 1, 1973 on their mutual recommendations designed to insure the solvency of the Railroad Retirement account and to make the increase permanent. The Railroad Retirement Board would comment on the feasibility of the management-labor report by April 1, 1973.

Checks reflecting the 20-percent raise are expected to be received in November.

President Nixon proposed as an alternative that the Railroad Retirement pension, which is the equivalent of Social Security, should be increased by 20 percent. This measure would boost Railroad Retirement annuities by about two-thirds of the amount in H.R. 15927. Under President Nixon's proposal, the increase would average \$28 per month for single retired railroad workers and \$47 a month for married couples.

## HOUSING PROGRAMS CONTINUED

Legislation (H.J. Res. 1301) to continue FHA housing programs through June 30, 1973 was signed into law on October 18. H.J. Res. 1301 also increases the funding authorization (a) by \$150 million for public housing to cover operating deficits and (b) by \$250 million for urban renewal.

## REVENUE SHARING

Final congressional action on Revenue Sharing (H.R. 14370) was completed by the House on October 12 and by the Senate on October

13. Of special significance for the elderly are social service amendments which were incorporated into the legislation. H. R. 14370 would establish a \$2.5 billion ceiling on general social services, with an exception for emergency services and the Work Incentive (WIN) program. The bill also provides that not more than 10 percent of the funding can be for nonassistance recipients or applicants. However, six services (child care, family planning, foster home care, narcotics treatment, alcoholic treatment, and aid for the mentally retarded) were exempted from the 10 percent limitation on funds for persons who are not public assistance recipients or applicants.

### ACTIONS ON APPROPRIATIONS

Although the House and Senate were able to pass several authorization bills during the final days of the 92d Congress, there was not sufficient time to act on appropriations for all these measures. However, funding was approved for a number of key proposals:

*Labor-HEW Appropriations.*—Approved by the House and Senate on October 13 and 14, the fiscal 1973 Labor-HEW Appropriations bill (H. R. 16654) provides \$100 million in funding for the new Nutrition Program for the Elderly. It is estimated that this program will provide 250,000 nutritious meals a day to persons 60 and older. The conference report also includes two amendments sponsored by Senator Frank Church, which were approved in modified form. The first amendment would increase the funding by \$250,000 for the Age Discrimination in Employment Act, from approximately \$1.4 million to \$1.7 million. The second amendment would boost appropriations by about \$2.4 million for aging research and training at the National Institute of Child Health and Human Development, from the budgetary request of \$12.6 million to \$15 million.

*Supplemental Appropriations.*—The conference report on H. R. 17034, which was adopted by the House and Senate on October 14, provides funding for three major programs under the Older Americans Act:

- \$100 million for the Title III State and Community Programs on Aging;
- \$17 million for Research (\$9 million) and Training (\$8 million); and
- \$40 million for the Retired Senior Volunteer Program (\$15 million) and Foster Grandparents (\$25 million).

### SUMMARY OF MAJOR 1971-1972 ENACTMENTS (JANUARY 1971 TO SEPTEMBER 1972)

Public Law 92-5 (approved March 1971) authorized a 10 percent across-the-board Social Security increase, retroactive to January 1, 1971. On an individual basis, the 1971 amendments boosted average monthly benefits from \$118 to \$131 for a retired worker; from \$102 to \$113 for aged widows; and from \$199 to \$219 for retired couples.

Public Law 92-46, which was signed into law in July 1971, provides a 10 percent increase in Railroad Retirement annuities. Paralleling the 10 percent raise in Social Security benefits, the effective date for the 1971 Railroad Retirement Amendments was January 1971.

Public Law 92-54 (Emergency Employment Act) provided nearly 150,000 public service jobs for persons ranging from welfare recipients

to unemployed engineers. Particularly significant for older workers are provisions designed to assure that the participation of persons 45 and older in the public employment programs would, to the extent practicable, be consistent with their proportion of total unemployment in the United States. This expression of congressional intent was strongly buttressed in the Senate Labor and Welfare Committee report. The Emergency Employment Act was enacted into law in July 1971.

Public Law 92-80 (Labor-HEW Appropriations for fiscal 1972) adopted amendments sponsored by Senator Frank Church and the late Senator Winston Prouty to increase funding for the Older Americans Act from \$39.5 million to \$44.75 million. Appropriations for the Title III Community Programs on Aging were raised from \$9 million in the revised budget estimate to \$12 million. And funding for the Foster Grandparent program was increased from \$10.5 million to \$12 million. This measure was signed into law in August 1971.

Public Law 92-184 (Supplemental Appropriations for fiscal 1972) increased the appropriations in Public Law 92-80 (see discussion above) for the Older Americans Act from \$44.75 million to \$100 million. Funding under the Supplemental Appropriations for the Older Americans Act would be applicable for calendar year 1972. The Supplemental Appropriations proposal was enacted into law in December 1971.

*Older Americans Act appropriations*

[In thousands of dollars]

	Authoriza- tion	Original fiscal year 1972 budget request	Public Law 92-80	Public Law 92-184
Community programs.....	30, 000	5, 350	12, 000	30, 000
Planning.....	5, 000	4, 000	4, 000	5, 000
Areawide model projects.....	10, 000	4, 000	5, 200	9, 700
Research.....	20, 000	1, 800	2, 800	7, 300
Training.....		1, 850	3, 000	8, 000
RSVP.....	15, 000	5, 000	5, 000	15, 000
Foster grandparents.....	25, 000	7, 500	12, 750	25, 000
Total.....	105, 000	29, 500	44, 750	100, 000

Public Law 92-198 (approved December 1971) provides an increase in nonservice-connected pension rates, averaging about 6.5 percent, for approximately 1.6 million veterans and widows. It also protects these individuals against losing any of their VA pensions because of the 1971 Social Security raise. Other key provisions include:

- An increase by \$300 in the maximum annual income limitations for VA pensions, resulting in an income limitation of \$2,600 for single persons and \$3,800 for pensioners with dependents.
- Establishment of a new formula which will preclude the loss of aggregate income in the future (provided the pensioner's income does not exceed the maximum annual limitation) when a pensioner might receive an increase in income from any other source.

Public Law 92-258 (Nutrition Program for the Elderly) amends the Older Americans Act to establish a national hot meals program for persons 60 and over in conveniently located centers, such as senior

citizens centers, schools, and other nonprofit settings. The act, which was signed into law in March 1972, authorizes \$250 million over a 2-year period, \$100 million for fiscal 1973 and \$150 million for fiscal 1974. Final regulations for the Nutrition Program for the Elderly were promulgated on August 19, 1972. Significant modifications in the proposed regulations issued in June by the Social and Rehabilitation Service include the following:

1. The minimum project size requirement was deleted in favor of a State determined project size.
2. Rural projects will not be required to serve hot meals 5 days per week at every site, provided the project at sites throughout its area serves hot meals 5 days per week. Furthermore, sparsely populated rural projects will not be required to serve 100 meals daily.
3. The requirement that a project council be located at each meal site was removed.
4. The major criterion for selection of project areas and meal sites is that the meals program should be concentrated in areas where there are large numbers of elderly persons with incomes below the poverty index.

Public Law 92-336 (approved July 1972) increased Social Security benefits by 20 percent, effective September 1972. Under the act, monthly Social Security payments were boosted from \$133 to \$161 for the average retired worker; from \$223 to \$270 for the typical aged couple; and from \$114 to \$137 for the average elderly widow. A major innovation in the legislation was cost-of-living adjustments to make Social Security inflation-proof. The automatic escalator would come into operation, provided (1) the consumer price index had increased at least 3 percent, and (2) legislation raising Social Security benefits had neither been enacted nor had become effective during the previous year.

Public Law 92-347 (approved in July 1972) established a new golden age passport which would exempt persons 62 and over from any admission fees at Federally operated outdoor recreation areas. Persons holding the golden age passport would also be entitled to a 50 percent reduction in daily recreation (such as camping) user fees.

Public Law 92-424 (1972 Economic Opportunity Act Amendments) increased the recommended authorization for the Senior Opportunities and Service program to \$18 million for fiscal 1974. Enacted into law in September 1972, the act also establishes a new rural housing rehabilitation program. Particularly significant, this program would permit Mainstream participants to render services for the repair or rehabilitation of housing for low-income families. Another innovation is an environmental action program to combat pollution or improve the environment. Low-income persons would be employed to perform these services. Additionally, the 1972 amendments permit the Director to enter into contracts with private nonprofit organizations to provide services for certain target groups (such as the elderly) not being effectively served under Title II (Urban and Rural Community Action Programs) of the Act.

## HEARINGS ON "NEW DIRECTIONS IN SOCIAL SECURITY"

The Senate Committee on Aging will conduct hearings early in 1973 on "New Directions in Social Security." At the 25th Annual Conference on Aging of the Institute for Gerontology (University of Michigan-Wayne State University), Senator Frank Church outlined some of the major issues which would receive close Committee attention:

It is clear, I think, that we in this nation can no longer rely on catch-up benefit raises or even an automatic cost-of-living adjustment mechanism.

We have to grapple with other issues:

How can we make the payroll tax less onerous for so many workers?

What more can be done—besides adjusting the Social Security "retirement test"—to deal with one of the biggest complaints now made by the elderly—the feeling that they are being forced to give up work when they reach retirement age?

How can we make retirement more secure for women?

How can we deal fairly with elderly members of minority groups, so many of whom do not live to age 65?

Should general revenues be used for specific, limited purposes?

