

O.A.S.I. for All Women

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dependent may, however, become eligible for survivors benefits in the event of the death of a worker who has been receiving disability benefits.

To meet the costs of the benefits for disabled workers, an increase in the Social Security tax will go into effect January 1, 1957. The amount of the increase is one-fourth of 1 percent each for employee and employer and three-eighths of 1 percent for self-employed people on the first \$4200 of earnings in a year.

If a worker believes he is entitled to a disability freeze or disability benefits he should get in touch with his local Social Security office as soon as possible and make application. The entire operation of the program for the protection of the disabled worker hinges upon his having filed an application.

O. A. S. I. FOR ALL WOMEN

MARY A. BEARD*

Today over 21 million women are employed and they will be found in all lines of endeavor. As early as 1950 there was not one category in the census of occupations that did not have some women workers. The women represent approximately one-third of all employed persons, and an interesting fact is that there are more married women workers than there are unmarried women workers.

Many young women enter the business world after graduation and continue to work following their marriage until they decide to raise a family. When the youngsters reach school age, mothers frequently return to work so they can help provide all the comforts for their children and accumulate savings to pay for college educations.

Now just where does Old-Age and Survivors Insurance, usually referred to as Social Security, fit into this picture? The working mother not only assists with current expenses, but her work affords added Social Security protection for the family. First—the young mother: If a young mother dies after having worked at least one and a half years in the three years ending with her death, the children under the age of 18 can receive monthly Social Security benefits on her record even though the father is living with the children and perhaps furnishing the major part of their support. Under the law, children are deemed dependent upon their mother if she dies currently insured, which means approximately one and a half years of work in the three-year period immediately preceding her death. In addition to the monthly payments to her children, the widower would be paid the lump-sum death payment. The lump-sum is a small single payment which ranges

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from \$90 to not more than \$255, but it is payable in all cases even though monthly payments start with the month of death.

In preparing for retirement, the monthly Social Security payment the wife can expect to receive is an important factor in the family plan. Where both husband and wife have worked it is possible for each of them to become eligible for the maximum retirement amount payable, which is \$108.50. Both can receive the top amount monthly if each has averaged at least \$350 per month during their working years. The working wife will be paid only on her own work or self employment record if the amount payable is equal to or greater than what she can be paid as a wife. However, if her payment as a wife is greater, she will receive a check equal to her wife's benefit.

There are times when the woman must become the breadwinner for the family. Where this occurs and the husband is dependent upon her for his support, he may have Social Security protection through his wife's employment record. A dependent husband can be paid an amount equal to one-half that which is payable to her; and, should she die, his monthly payment is three-fourths of her benefit rate. The unmarried woman may be furnishing the support for dependent parents. In the event of her death, it may be possible for the parents to receive monthly payments on her work record.

At retirement, the working wife has a number of advantages over the one who has never worked. Most women retire earlier than men, so the woman who has worked can file on her own record and be paid even though her husband chooses to continue working beyond retirement age. Also, while not the usual situation, some women are older than their husbands. With their own work record it is possible for them to be paid before the husbands reach retirement age. A woman receiving payments as a wife cannot be paid if there is a divorce, but the working woman gets a monthly check on her own record regardless of her marital status.

A woman who has never worked under Social Security, or who did not work long enough to be insured, may be eligible for monthly payments as the wife or widow of a worker, or as the parent of one who worked under the program. A wife is eligible to receive at age 65 an amount equal to one-half the payment to her husband. As a widow or parent her benefit rate is three-fourths the amount that could have been paid the worker. To be eligible as a dependent parent, the worker must have died not survived by a spouse or child who could receive monthly benefits.

The Old-Age and Survivors Insurance program includes protection for the former wife divorced of a deceased worker. However, to qualify for monthly payments as a former wife divorced, the woman must have been receiving at least half her support from the worker

in accordance with a court order, and must have in her care a child of the worker entitled to payments.

While retirement benefits are usually thought of at the mention of Social Security, the survivors benefits are extremely important to the wife and mother. These payments make it possible for the mother to keep her family together when the husband dies. An example might best illustrate this. John G. Doe, a young man of 35, is killed in a car accident. John is survived by a widow and three children age 4, 3 and 1. During his lifetime John's salary averaged \$300 per month. There is a maximum amount that can be paid on any one record and total payments to a family unit can never be more than \$200. It may be less but cannot exceed that amount. John's widow, upon filing an application, will receive the single lump-sum payment of \$255, and starting with the month of his death \$200 each month for 14 years or until the child of 4 reaches age 18. She will continue to receive monthly payments at a somewhat lower rate until the youngest child becomes 18. In that period her total payments will have exceeded \$35,000. Should one of the children become disabled before age 18, the payments to the mother and child can continue beyond age 18 so long as the disability exists. If the widow does not remarry she again can become eligible for monthly payments at age 62 that will continue during her lifetime.

Under the Social Security amendments this year the retirement age for women was lowered to age 62 effective with the month of November 1956. However, women workers and those filing for benefits as wives will have a reduction in the monthly payment. The woman worker at age 62 receives 80 percent of what could be paid at age 65; the wife receives 75 percent. Although the rate is less, because of the added three years of payments the woman worker will be dollars ahead in total payments for 15 years, and the wife for 12 years. The reduction is made on a monthly basis, so the nearer the woman is to age 65 when she files her application for benefits the less the reduction will be. Once an election to take payments at the reduced rate has been made, she cannot later be paid the full amount. There is no reduction in the payment to a widow age 62 who files for benefits on the record of her husband, nor is there a reduction for the woman age 62 filing as a dependent parent.

This summarization represents the major provisions relating to the rights of women under the Old-Age and Survivors Insurance program. Throughout the United States there are over 500 District Social Security offices. The personnel in these offices are prepared to assist anyone with a Social Security problem and to furnish free informational pamphlets. Local postmasters can furnish the address of the nearest district office to those who do not know the address of their office.