

THE ELEANOR ROOSEVELT PROGRAM

July 31st, 1951

Description: In the opening segment, ER and Elliott Roosevelt discuss the threat of atomic attack on American cities. In the interview segment, ER asks Oscar C. Pogge, director of the Bureau of Old Age and Survivors Insurance Division, questions about collecting social security benefits.

Participants: Eleanor Roosevelt, Elliot Roosevelt, Oscar C. Pogge, Ben Grauer

[ER:] How do you do? This is Eleanor Roosevelt. Every Monday through Friday my son Elliott and I have the opportunity to visit with you here in my living room at the Park Sheraton Hotel in New York City. Each day it is our desire to bring interesting guests that we are hopeful you will enjoy meeting. Elliott, will you tell our listeners today's plans?

[Elliott Roosevelt:] We all pay it, but do we all know what the benefits are from Social Security and the Old Age and Survivor's Insurance Program? And now too the housewife is involved in bookkeeping just as is any other employer. To clarify some of the more confusing aspects of these plans, Mrs. Roosevelt has as her guest today, Mr. Oscar C. Pogge [1899-1976], who is director of the Bureau of Old Age and Survivors Insurance Division of the Federal Security Agency Social Security Administration. We will hear from Mr. Pogge in just a little while. First, Mrs. Roosevelt and I have another problem to discuss for a few minutes. Now our announcer with some information for us.

[Break 1:12-1:26]

[Elliott Roosevelt:] Mother, a friend of mine the other day asked me to ask you uh--to answer a question for him. He'd like to have your views. He says that he knows of many families who have always lived in large cities, but who are now buying places and moving to the country for fear of an atomic bomb attack. Do you think this is sensible or necessary?

[ER:] No, I don't think it's either sensible or necessary. [ER and Elliott Roosevelt laugh] But-but I think it's very sensible and quite necessary to move to the country. I-I can't imagine why anyone who doesn't absolutely have to live in the city would live in the city. Eh if there's any way of moving out of the city, particularly people who have small children, um I would certainly move into the suburbs or out into the open country if it doesn't take you too far um and live there and come into the city for what you have to do. (2:30)

[Elliott Roosevelt:] Mhm. But of course that is a matter of looking after your children's health and welfare and yours too, but uh this was put on the basis uh of friends of his who are quite well to do who have uh for a--many, many years lived in the country--I mean lived in the city, but now want to live in the country and have become great uh-uh country gentlemen, so to speak, because they think that they have gained security from atomic bomb attack.

[ER:] Well, that's all nonsense because um, in the first place, if we really have an atomic war there's no place to hide from an atomic war, uh just because you moved a few miles out in the country. And besides which if your-your nearby city is destroyed uh you're going to have um--uh you can't-you can't isolate yourself from the results of that. You're going to have a tremendous flow of people, you're going to feel an obligation to go in and help. Um you're not going to be able to sit out in the country and say "Haha, my

life's been saved, but everyone else is being killed!" That doesn't go in the United States, and I think it's all nonsense to do it for that reason. (3:54)

[Elliott Roosevelt:] In other words, you have a feeling that uh-uh anywhere within a -- say an attack takes place in New York, that if you have a country place from thirty to eighty miles out of the city of New York, you're going to be just as much a part of that attack as the people in it.

[ER:] Look, Elliott, but they're not going to attack just New York City. Uh we live um seventy-five miles, nearly eighty miles out of New York, but close to us is a thing known as International Business Machines, the other side of the Poughkeepsie. In time of war-ar, that is a tremendously important target, and people aren't going to just concentrate, I mean people who really are planning an all-out war, aren't going to concentrate on one place. They're going to go to strategic places where in dropping a bomb, they're going to hurt as much as they possible can in an a large area. Schenectady is up above us. That's a good target, all right, for, um, a time of war. [Elliott Roosevelt: Mhm, with General Electric.] It's all perfect nonsense. In Connecticut, along the coast, uh Bridgeport, almost any of those places and-and even out in the country they have quite a number of factories that would be um good targets. Uh it's nonsense to claim that um uh you can isolate yourself and-and be free of-of the results of a war. If a war comes it's going to be uh something all of us have to stand up to, it's not going to be something you can buy a country place thirty-five miles out of New York and say "Good bye, everybody, I'm building a nice little wall around myself, I'm not going to have anything happen to me!" It just isn't going to be like that.

[Elliott Roosevelt:] Well, I was very much interested to overhear some people talking about how they had bought a place in the country as uh protection against an atomic attack, and uh-uh it occurred to me, how do these people think they're going to es-escape an atomic attack? Do they think they're going to have a warning beforehand uh, so many hours before the bomb drops or uh what sort of protection and warning system to you think you're going to have in order to get out of the city? (6:33)

[ER:] Well, I don't think you're going to have any, but that's not it. I think these people think uh--I don't know of course whether they come in every day to the city, but I think they probably think that if they begin to get really worried they'll stay out there, and anyway they'll have their family stay out there. Well now, do you see the uh--I don't know at what point you're going to decide that your family is going to be kept at a particular spot and-and you're not coming into town anymore. It's going to be awfully difficult to make that decision and require an amount of wisdom that I don't think most of us have [ER laughs].

[Elliott Roosevelt:] Well, you know uh I've been also very much interested by that attitude of mine uh when in actuality uh the finest thing that could happen is that these people take as much interest in civilian defense and the responsibilities that exist for them in time of national emergency to stay on the spot and do a particular job and do it correctly. If that is done there will be uh [ER: Much less--] much less loss of life. (7:46)

[ER:] Much less. But you see the kind of mentality that thinks they can escape something when everybody else suffers doesn't think for a minute that it has any responsibility to do anything in civilian defense uh because that's something you do for other people, you don't do it just for yourself. And anyone who today is buying a country place uh to escape an atomic attack on a nearby town or something of that sort is just showing complete ignorance I think of-of um what an all-out war means. Suppose you bought your country place, uh how would you keep fed? How would you keep um your utilities going? Um you might be fairly well self-contained, and you might have a good deal. On the other hand, you might uh find that you uh suffered with everybody else in a great many ways. And um I-I don't think that it's uh I don't think that it's surprising that they don't think about getting in on civilian defense and doing things because they're purely selfish people who want to do anything of this sort. [Elliott Roosevelt: Mhm.] And when they are they're not going to think about doing anything else. (9:11)

[Elliott Roosevelt:] Well, you mentioned that they might be very well self-contained, uh I happen to know that there are a number of families that have happened to live on Long Island for a long number of years, and they have fairly large homes, and uh under the civil defense programs they have been told how many people will be harbored in their homes in time of attack on the city of New York, by refugees having to leave the five boroughs and be distributed and fed.

[ER:] But that's going to happen all through. That won't be just on Long Island. That will happen way out into-into the counties surrounding New York City--

[Elliott Roosevelt:] Now that's correct, [ER: But--] and don't you think it's uh--it would behoove all people who have country places, if they've now gone to the extent of buying a country place for their own self-protection, to start uh finding out from the civil defense uh authorities uh how many people they are likely to have-to harbor so that they [ER: Well, if they don't--] can have some idea of how far their food supplies have got to stretch. (10:26)

[ER:] Well, if they don't find out they'll probably be told before too long. So that I don't [Elliott Roosevelt coughs][ER laughs]-I-I don't think that there's any chance that you can escape and their food supplies--after all, none of us really know what the purpose of a bombing expedition into this country--in first place, it'll be a surprise, it won't be announced to us beforehand, it'll be a surprise. Now what-what is going to be the purpose? Are they going to aim um--and how are we sure, I-I think this is something we'd better think about. How are we sure it's all going to come um to us from a raid, a bombing raid? There is no reason why, at this very moment it seems to me, um if this is in anyone's mind, I mean if-if there is a premeditated attack that is being planned, I don't think you would plan um just a raid from the air. I think you'd try to have someone in every area that you wanted to devastate. Now it would be valuable to destroy the food supply of a country, and particularly where it was well-populated, so that the East and the coast on the East would be particularly a good target. [Elliott Roosevelt: Mhm.] Now there is no reason why um bombs of that type or-or-or material that is used for that sort of thing, the poisoning of wells, the um destruction of land for a period, and so forth. Um that-that might very well be hidden in our country now-ow [Elliott Roosevelt: Yes.], um and if I were really planning for any country that's of course what one would try to do.

[Elliott Roosevelt:] Well, in other words, uh-if I understand you correctly, you don't approve in any way of people uh uprooting themselves from their daily lives, they should plan to meet whatever comes in the environment in which they're located, and continue their lives, taking all necessary precautions that are available through the authorities who tell us what to do in the event of catastrophe.

[ER:] Yes and trust in God.

[Elliott Roosevelt:] All right well, I think this answers uh this friend of mine's question. And now I see that our time is up, and we have to go onto another part of the program.

[Break 13:17-13:19]

[Elliott Roosevelt:]Mrs. Roosevelt has from time to time received letters from listeners who are puzzled on the question of Social Security and the Old Age and Survivors Insurance Program, which can be confusing. So to answer some of these questions, Mrs. Roosevelt has invited an expert to be her guest today. Now here is Mrs. Roosevelt.

[Break 13:41-13:46]

[ER:] Thank you, Elliott. I feel we are very fortunate today to have with us the director of the Bureau of Old Age and Survivors Insurance Division of the Federal Security Agency's Social Security Administration. I am happy to introduce to you, Mr. Oscar C. Pogge.

[Oscar C. Pogge:] Thank you, Mrs. Roosevelt.

[ER:] It's very nice to have you here. Now, Mr. Pogge, I think the best way we can get into the story of Social Security in American life today would be for me to ask you certain questions about it, and then you can give us the information that I know many of our listeners would like to have.

[Oscar C. Pogge:] I would be very happy to try, Mrs. Roosevelt.

[ER:] Well now, Mr. Pogge, first I think we ought to make the distinction between the Old Age and Survivors Insurance Program, which you are especially concerned with, and some of the other forms of Social Security. (14:48)

[Oscar C. Pogge:] Yes, well, essentially the Old Age and Survivors Insurance Program is a system of insurance, insurance for the individual worker and his family. This insurance provides monthly payments to the worker and his family. The premiums, or instead of calling them premiums, shall we say social security taxes, paid in by the worker and his employer, each sharing half the cost, are based on the worker's earnings and employment covered by the law. I suppose the best way to describe this insurance plan is to tell who collects the benefits from it, and how Old Age and Survivors Insurance provides three different kinds of benefit payments. First, monthly old age insurance payments when a person retires, monthly survivors benefits for the family when the breadwinner dies, and lastly a lump sum payment when the insured worker dies.

[ER:] I believe most people really have the Old Age and Survivors Insurance Program in mind when they use the general term Social Security.

[Oscar C. Pogge:] Yes, Mrs. Roosevelt, and quite rightly too, since Old Age and Survivors Insurance is a part of Social Security, but it should not be confused with Unemployment Compensation or Old Age Assistance for the needy, uh both of which are administered by state organizations. Old Age and Survivors Insurance are earned benefits which are built up over the years by the worker who pays into it, as he would any other insurance policy. The difference between this and private insurance policies is that Old Age and Survivors Insurance is a compulsory contributory system which is designed to protect most people throughout the country as a whole, against the economic shocks that set in when a person becomes too old to go on working or when the family's breadwinner dies, leaving the family without a source of income. (16:52)

[ER:] Yes, I think this is most important to the country as a whole and I'm glad you pointed it out that it is an earned right, paid for out of earnings. I've received many letters that show many people have the idea that it's some form of charity.

[Oscar C. Pogge:] Well, I would certainly like to clear that up, Mrs. Roosevelt. Old Age and Survivors Insurance payments are definitely not handouts and they're not something for nothing. To become eligible for these payments a person must've contributed a definite amount for a certain length of time. When he does that, he has earned his rights to social security payments under the Old Age and Survivors Insurance Program. Further, I-I'd like to point out, Mrs. Roosevelt, that the insured worker does not have to be needy, when he reaches sixty-five, to receive his monthly payments. Since he has earned them through his social security tax contributions, he or his family will receive these payments regardless of his financial conditions at the time he or his family become eligible. (17:55)

[ER:] Mr. Pogge, I am particularly interested in your emphasis on the fact that Old Age and Survivors Insurance is family protection. I have long felt that one of our basic needs is better means for keeping families together in times of economic stress. It seems to me that the Survivors insurance payments, which Social Security provides, is one way of filling this need.

[Oscar C. Pogge:] Yes, Mrs. Roosevelt, that is certainly one of the things Congress has in mind when they worked out that part of the law. It's mighty important to a young widow with small children to know that she can have a certain amount of money coming in each month to help her weather the storm until the children grow older.

[ER:] Well, that's certainly true, and I've seen it work in many instances as well where older people are concerned, for to know that they have something to provide them with the basic necessities of life um and they don't have to become independent on someone else is a very great thing for older people. (19:05)

[Oscar C. Pogge:] Yes, Mrs. Roosevelt, that is the fundamental idea behind the social security system. Very few older people retire because they have an income to retire on, they-they don't retire by choice, entirely. They retire because they have been elbowed out of the labor market in many instances. Many employers feel that they are forced by our competitive economy to give preference to the younger people. And the elderly person, in most cases, cannot compete with the young for jobs. Or in many instances, the aged retire because they are broken in health, physically unable to continue. Now before the social security law went into effect, most people were haunted by the fear of approaching old age. The great majority certainly were tormented by the specter of insecurity. The vision of the old folk's home or the poor farm or even having to live with relatives was a very real fear. If the Old Age and Survivors Insurance Program have accomplished nothing else, we could proud of the fact that it is causing the old folks homes and the poor farms to disappear practically from the American scene.

[ER:] Well, I think we're all glad to have that happen. How many people are now covered by the Old Age and Survivors Insurance Program, Mr. Pogge?

[Oscar C. Pogge:] Well, before the law was amended last year, thirty-five million workers in commerce and industry were covered by social security. But last year, Congress extended the law to about ten million more Americans in certain occupations that had not been covered by social security before. That brings the total to about forty-five million at any one time, forty-five million jobs, or sixty-million people in the course of a whole year.

[ER:] Sixty- million. Together with their families and dependents, that would bring almost all Americans under the social security system, wouldn't it, Mr. Pogge?

[Oscar C. Pogge:] Yes, most Americans certainly directly or indirectly have a stake in social security. (21:12)

[ER:] Well, I believe that you mentioned a moment ago that ten million more have been brought under social security this year, Mr. Pogge. Just what categories of people made up these new groups?

[Oscar C. Pogge:] Well, among these ten million people, Mrs. Roosevelt, are first of all the most self-employed person, that is, the small-businessman. Uh the man who runs a corner grocery store, the service station, or the uh lady who uh operates a beauty parlor. And then, too, uh the law was extended to cover regular farm workers and regular household workers. There are a few from uh certain other groups, but those three groups, the self-employed, the regular farm workers, and the household workers make up the majority of the ten million. (22:04)

[ER:] Well, I think you've mentioned something now, that a good many of the women particularly -- listening now are particularly interested in, and that is how is this new law applied to household workers. I've seen some families having quite a time over that.

[Oscar C. Pogge:] Well, of course, this is new. Household and domestic work did not count for social security before this year. Now for the first time, those who are engaged in regular household work, for example uh maids, cooks, butlers, and chauffeurs, and the like, will contribute to the Old Age and Survivors Insurance Program and build toward their own future security in the same way that the workers in commerce and industry have been doing all along. Now, Mrs. Roosevelt, this calls for some cooperation between the housewife and the household worker, just as between the worker in industry and his employer, who share equal payments of his social security taxes. (23:06)

[ER:] It's much more complicated uh for housewives to come to understand, I think, the way to run -- uh the way to handle these new things, and I wonder how the housewives have been responding to their new responsibilities under social security, Mr. Pogge?

[Oscar C. Pogge:] Well, I'd like to uh answer that uh this way, Mrs. Roosevelt. Uh I've always said it, and I uh think that uh it's true in this instance, that it's the ladies who have the last laugh. Uh remember-- remember about the end of last year, when uh you folks who employ household workers were told about the new social security amendments, and that they extended social security to household uh workers and domestic employees for the first time. Remember then a lot of the men folk laughed at the idea. They didn't laugh at the law because pretty nearly everyone agreed that it was a good law, from Congress on down. But a lot of the husbands laughed at the idea of their wives being able to make out a government report correctly. Uh they said uh, "You'll now know what it's like to keep records and fill out tax forms." Well, the first quarterly report that was due at the end of last April for the household employment during the three months of January, February, and March, uh brought in uh hundreds and thousands of returns. And I know from my personal review of a sample, of the over half million returns that were filed that the housewives sent in, covering the maids and cooks and other household workers, that they-- these returns were filled out neatly and accurately and completely. And in every way they were certainly as good or better than the uh men uh did in making out their government reports. I think it's a case here of uh she who laughs last, Mrs. Roosevelt, and the cynical husbands can go off quietly to the corner and eat their crow, if you will.

[ER:] Well, that's a lovely story and a lovely report, I think, that the women have done so well. And now we must give our announcer a chance to say a word and then we'll come right back to this interview.

[Break 25:32-25:57]

[ER:] Now we come back to our talk with Mr. Pogge on social security. A-- uh and I--the last thing we were talking about was how very successfully uh the uh women of the country filled out their forms for their household employees who came in. Um I would just however like to um ask a question uh, Mr. Pogge, do you find that the employees are glad to be uh included in the-in the social security, some of these new categories like household of employees, or do you find they have to be educated up to it?

[Oscar C. Pogge:] Well, I think that there are a good many, and I would hope the majority, that were anxious for this coverage to be provided to them. But as you say, Mrs. Roosevelt, there are-- will be a few who will have to gain a little experience from it. They will have to see the benefits side of it uh after they've had experience with the tax side of it. (27:03)

[ER:] Yes, because the tax side of it, I find, bothers them somewhat. I've had a little bit of reaction to that. Well, I for one, am glad to know that my fellow homemakers haven't let you down, Mr. Pogge. Seriously,

I think, it is a wonderful opportunity for housewives and the household workers alike to participate in such a worthwhile project that contributes to the benefit of all.

[Oscar C. Pogge:] And I'm sure that most housewives and household workers, too, do feel that same way about it, Mrs. Roosevelt.

[ER:] Isn't the second quarterly report for this year due by the end of this month, Mr. Pogge?

[Oscar C. Pogge:] Yes, it is, Mrs. Roosevelt. The second quarterly report, uh which is due by the end of July, will be for the household employment during the months of April, May, and June.

[ER:] For the benefits of those few who are not quite sure how to go about it, Mr. Pogge, would you tell us how the average housewife should go about handing in her social security tax report?

[Oscar C. Pogge:] Gladly, Mrs. Roosevelt. Of course, it's through programs such as yours and the facilities of radio stations such as this one, and as well through newspapers and magazines, that we hope to be able to give people the information they need to make up their social security reports and make the law work. Of course, the main source of information about social security is our local social security field office. We have over five hundred of these field offices throughout the country, each serving its local community, and they give information to people in the community, they issue the social security cards, they receive claims for benefits, and in general they serve the people in every way they can. Now, of course for the uh over half million house wives who have already filed their reports for the first quarter, they know all about it, and they've uh already undoubtedly received, from the collector, the blank returns for the second quarter. But now uh we realize that there will be some housewives who will uh employ house workers and be required to report under the law for the first time only in the second quarter. Now, the very first thing that the household worker ought to do, Mrs. Roosevelt, that is the employee, is to visit her local social security office and get a social security card, if she doesn't already have one. Then after she gets her social security card, she should show it to employer so that her employer can get her account number which is shown on that card. (29:34)

[ER:] Well, that account number is very important, isn't it?

[Oscar C. Pogge:] Yes, indeed, it-it's like an insurance policy number. It identifies the person's social security wage credits with that particular individual. When you stop to realize, Mrs. Roosevelt, that we have over a million persons named Smith, and hundreds of thousands of other people with the same names, first and last, you can understand why it's necessary to report not only the worker's name but also her social security number. (30:02)

[ER:] Then the employer will need to know her household worker's account number when she makes out her quarterly report?

[Oscar C. Pogge:] Yes, and we can't emphasize too much how important it is that the household worker obtain a social security card. It is a first step toward their Old Age and Survivors Insurance benefits. If a person has a social security card already, from work uh done uh before, uh she won't need another card. One card, one account number is good for life.

[ER:] Now what's the first thing the household employer should do, Mr. Pogge?

[Oscar C. Pogge:] Yes, well, the household employer should also visit or write or phone her local social security office, and ask for a little informational booklet called uh, *Do You Have a Maid?* This little booklet explains the household worker's provision of the law in easy to understand everyday language.

And eh it also contains a postcard form made out to the collector of internal revenue. This is for the household employer to fill out so that her name will be put on a mailing list, and she will receive the special household report form automatically, every three months. For the homemaker quarterly social security reports. (31:21)

[ER:] By the way, Mr. Pogge, I would like to compliment you on this special household report form. Like most women, I have wondered whether the household employers report form was going to be something complicated that required a lot of bookkeeping and all that, and I was a great deal surprised to see how simple this form has been made. I would like to tell our listeners that this special household report form folds up into envelope, already self-addressed, and calls for a very minimum of information. Best of all it only takes a few minutes to fill out.

[Oscar C. Pogge:] Well, that represents some really uh hard work on our part we were-we-- but we've been awfully pleased with the results. We certainly tried to keep it as simple as we could, I don't suppose that anyone likes to fill out uh any kind of a form, but I don't believe that anyone will have any kind of trouble with this simple one.

[ER:] I've always heard the business people complaining about the forms they had to fill out, but I don't think we uh-uh have much to complain about. (32:32)

[Oscar C. Pogge:] No, there's no fine print on this forum, that's one relief. [ER and Oscar C. Pogge laugh]

[ER:] Well, as I understand it, Mr. Pogge, it might necessary for every household employer to make out a social security report. Would you give us some of the rules about this?

[Oscar C. Pogge:] Yes, you're right about that, Mrs. Roosevelt, not every householder uh, not every household worker will be covered by social security, so it will not be necessary in every case for all housewives to make out a social security tax report. The rule is this: only those household workers are covered by social security who are regularly employed by the same employer during the calendar quarter. Now what do we mean by regularly employed? By that we mean that uh if they work on twenty-four or more days for the same employer during a calendar quarter -- now a calendar quarter is a three month period, like January, February, March, for example, or for the calendar quarter just uh ending, April, May, and June. Now in addition to working uh on at least twenty-four days in the-- on those three month periods, the domestic employee must have also earned at least fifty dollars in cash wages. Room and board and other wages not in cash are not counted. Only the cash wages are recorded for social security. We call this the twenty-four-fifty test, work on twenty-four days, fifty dollars in cash wages; two simple rules. (34:03)

[ER:] Well, if my arithmetic uh is not too far wrong, Mr. Pogge, I believe that will eliminate many part time household workers, that is those who work for a particular household on only one day a week.

[Oscar C. Pogge:] Ye,s that's right. The household worker who is employed only-- on only one day a week for the same employer, would not be able to meet the twenty-four days of work part of that twenty-four-fifty test since there are only thirteen weeks in a calendar quarter therefore she would only work thirteen days. But if a household employee averages work on as much as two days a week for the same employer, she would be regularly employed, since she would get in a minimum of twenty-six days in a calendar quarter. Then if she earned fifty dollars or more in cash wages, and the twenty-four or twenty-six days of work in the quarter she would be covered for that quarter. (35:01)

[ER:] Well, eh the wages doesn't seem to me such a difficulty, I think it would be quite easy in the three month period for that amount of wages to be paid out [Oscar C. Pogge: Yes, that--], but the days do seem

to me a little more uh difficult. How long does a person need to work then for social security before one becomes eligible to receive monthly payments, Mr. Pogge?

[Oscar C. Pogge:] Yes, well now we're talking about Social--Old Age and Survivors Insurance generally, as distinguished from just uh the household employment we were talking about before. [ER: Yes.] Of course, the rules for eligibility, the time required--the length of time that they're required to pay in before they'd be eligible--varies with the age of the person, Mrs. Roosevelt. For the person who is nearly sixty-five now, or who is already reached the age sixty-five, only about a year and a half of work under social security is required. Now of course, younger persons will need to work longer to qualify. Generally speaking, a person must work at least half the time between January, 1951, and the time he reaches sixty-five. But in no case uh is more than ten years of uh or of covered employment necessary. For example if a person has worked ten years or more since 1937, and there are millions of those who have, uh since 1937 when the law went into effect, uh those people are already insured for life, and they will be able to receive monthly old age insurance payments when they reach sixty-five. And also those people have already insured their families in case they die before they reach sixty-five.

[ER:] We've been talking about benefit payments, and old age and survivors insurance, Mr. Pogge. Could you tell us how much these payments are now? I believe they were recently increased, were they not? (36:49)

[Oscar C. Pogge:] Yes, the amount of the payments was increased last year when Congress amended the law. One of the things they did was to bring the amount of payments a little more realistically in line with the present day cost of living. To answer your question as to how much the payments are now uh, well, there again it varies with the individual. It depends on how much he earned and how long he worked under social security. For example, a person who earned an average monthly wage of a hundred dollars a month would not receive as much as person who earned an average wage of two hundred dollars a month. A person whose average monthly wage was a hundred dollars would get--would get about half that amount as an old age insurance payment, so fifty dollars. The person who earned two hundred dollars would receive sixty-five dollars a month. And the maximum old age payment for a retired worker will be eighty dollars, and that's based on an average monthly wage of three hundred dollars. The minimum payment is twenty dollars a month, so that the average payment will be somewhere between twenty dollars and eighty dollars a month. Now it's important to remember, of course, that the wife of a retired worker, when she is also sixty-five, uh will receive a payment equal to one-half of the husband's. (38:04)

[ER:] Well, uh it isn't exactly um enough to live on these days, is it?

[Oscar C. Pogge:] Well, of course uh the purpose of Old Age and Survivors Insurance is to supply the foundation for security. It should be enough to provide for subsistence, at least. Hopefully as the years go by and we learn more in the--and gain more experience in this social insurance uh administration in this country, I would hope that the benefits can be increased to uh--uh provide uh at least uh living uh in comfort. Uh particularly when added to the other resources that the family may accumulate over their lifetimes. There ought to be an incentive to thrift.

[ER:] I see, it's-- it never should be considered actually a--as everything that a person can count on. They should try and have something more besides.

[Oscar C. Pogge:] Yes, we firmly believe that-- that and uh this we believe and makes people security conscious and uh encourages them to add to their social security.

[ER:] Well, I'm sorry that our time has come to an end because there are so many more things I'd like to ask you about, but I'm very grateful to you for explaining to us as much as you have today and thank you for coming.

[Oscar C. Pogge:] Thank you, Mrs. Roosevelt, for this opportunity.

[Break 39:29-39:37]

[Ben Grauer:] Mrs. Eleanor Roosevelt has just concluded her interview with today's guest, Mr. Oscar Pogge of the Social Security Administration, who is director of the Bureau of Old Age and Survivors Insurance. As a curious note has just come across our table. Uh Mr. Pogge has been speaking with Mrs. Roosevelt about the problems of Social Security, of retirement, of uh comfort and ease in the old years, and I've got before me an announcement about the first meeting of the World Assembly of Youth, which will take place at Cornell University on August fifth through sixteenth. An interesting contrast between the concerns of mature life and the vigor and enthusiasm of these young people who are trying to apply their uh flexible and active minds to the problems of today. Uh the young women and men who are forming this world assembly of youth are some four hundred strong that come in from sixty-three countries to attend this assembly which will take place next week at the Cornell University. Their president is a twenty-four year old-- chairman I should say-- is twenty-four year old youngster from Turkey, [name unclear]. Incidentally, we of NBC will have a chance to meet some of them this afternoon at the overseas press club when we'll have a round table discussion. Stanford Griffith will be the moderator and Henry Cassidy [1910-1988], who is chief of NBC News and Special Events, will be there along with myself to discuss some of the uh ways that America covers world news, both from the radio and the TV angle.

Uh, we're trying to join in-in making welcome and to the youth of the world, of the free world, of the western world, who are coming here to discuss the problems of the world, and what they can do as young and active citizens in helping to solve it. This has been the Eleanor Roosevelt Program, recorded in Mrs. Roosevelt's living room in the Park Sheraton Hotel. Today Mrs. Roosevelt's guest was the director of the Bureau of Old Age and Survivors Insurance in the Social Security Administration, Mr. Oscar Pogge. Our guest tomorrow is a favorite of American radio listeners and uh movie-goers, Phil Regan [1906-1996]. Uh Phil, is here in town between engagements on the coast, is going to visit with Mrs. Roosevelt and talk of some of his past experiences. I hope he says something of his early days when he was a cop, a policeman, before he became uh a movie and radio star. On Thursday, Mrs. Eleanor Herrick, personnel director and member of the editorial of the *New York Herald Tribune*, and expert in the labor management field will be with us. And we'll complete our week on Friday with a visit with Orin Lehman, who is a member of the Public Advisory Board. Mr. Lehman just returned from a tour of Southeast Asia to see firsthand the work being done there by the Economic Cooperation Administration. Mrs. Roosevelt and Elliott Roosevelt are with you again tomorrow with Phil Regan as guest, and every day from Monday through Friday from 12:30-1:15 p.m. Until tomorrow then, at the usual time, this is Ben Grauer bidding you all good afternoon.

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