

FROM THE CAMPAIGN OFFICE OF
ROBERT MORGAN
CANDIDATE, UNITED STATES SENATE
DRAWER M
RALEIGH, NORTH CAROLINA 27611
919-782-7852

SPEECH BY: ATTORNEY GENERAL ROBERT MORGAN
TO: SERTOMA CLUB
GREENSBORO, NORTH CAROLINA
DATE: APRIL 25, 1974

"JUSTICE FOR A PROUD MINORITY:
THE PROBLEMS OF OLDER ADULTS IN AMERICA"

IN RECENT YEARS WE HAVE SEEN THE STEADILY INCREASING IMPORTANCE OF OLDER ADULTS TO THE STATE OF NORTH CAROLINA. THIS AGE GROUP, WHICH OFTEN IS DEFINED AS 65 AND OVER BECAUSE OF RETIREMENT POLICIES, NOW INCLUDES A GOOD 10 PERCENT OF OUR TOTAL POPULATION. SOME SERVICES ARE AVAILABLE FROM AGE 60 AND OVER WHICH, OF COURSE, INCREASES THE SIZE OF THE OLDER ADULT CONSTITUENCY BY SUBSTANTIAL NUMBERS.

ALL OF US OWE A GREAT DEBT TO THESE OLDER ADULTS, AS THEY HAVE BEEN THE LEADERS IN THE DEVELOPMENT OF NORTH CAROLINA THROUGH TWO WORLD WARS, THROUGH THE RECOVERY FROM THE DEPRESSION OF THE EARLY 30'S TO OUR PRESENT PROFITABLE SITUATION WHERE WE HAVE A STATE BUDGET OF OVER 3 BILLION DOLLARS. THEY HAVE BEEN THE LEADERS IN THE REVOLUTION OF OUR AGRICULTURAL ECONOMY TO A HIGHLY MECHANIZED PRODUCTIVE SYSTEM. THEY HAVE DEVELOPED OUR MANUFACTURING

CONCERNS WITH THE EMPLOYMENT OF HUNDREDS OF THOUSANDS OF MEN AND WOMEN. THEY HAVE LED THE DEVELOPMENT OF OUR GREAT EDUCATIONAL SYSTEM, OUR EXPANDING HEALTH PROGRAMS, OUR SOCIAL SERVICES FOR PERSONS OF ALL AGES, AND OUR BURGEONING CULTURAL INSTITUTIONS. IT IS OUR GOOD FORTUNE THAT MANY OF THEM ARE STILL ACTIVE IN A GREAT VARIETY OF ROLES IN THEIR COMMUNITIES AND THROUGHOUT THE STATE.

DESPITE THIS RECORD OF ACHIEVEMENT, THE GENERAL SITUATION OF OLDER ADULTS IN NORTH CAROLINA IS NOT WHAT IT SHOULD BE. WE KNOW THAT ACTUAL POVERTY, LOW FIXED INCOMES WHICH DO NOT INCREASE IN PROPORTION TO THE SHARP RISE IN THE COST OF LIVING, REFLECTS THE ECONOMIC SITUATION OF FAR TOO LARGE A PROPORTION OF OLDER CITIZENS. THE SPEED WITH WHICH SPECIAL HOUSING DEVELOPMENTS FOR THE ELDERLY ARE FILLED IS A REFLECTION OF THE NEED FOR DECENT HOUSING AT RENTALS WHICH OLDER PEOPLE CAN AFFORD TO PAY. WHILE WE CAN POINT WITH PRIDE TO SOME EXAMPLES OF SUCH HOUSING DEVELOPMENTS, THE STARK FACT IS THAT THOUSANDS OF OTHER OLDER ADULTS STILL LIVE IN DILAPIDATED HOUSING WITHOUT EVEN THE CONVENIENCES WHICH MOST OF US CONSIDER ESSENTIAL TO EVERYDAY LIVING.

THESE AND OTHER DEFICITS SHOULD BE WEIGHED AGAINST THE MAJOR FEDERAL PROGRAMS TO BENEFIT OLDER ADULTS. OLD AGE AND SURVIVORS INSURANCE HAS BEEN INCREASING AND PERCENTAGE INCREASES ARE NOW BEING RECEIVED IN THE MONTHLY CHECKS. THE NEW PROGRAM FOR SUPPLEMENTAL SECURITY INCOME REPRESENTS A SUBSTANTIAL BOOST IN INCOME FOR PERSONS FORMERLY DEPENDENT UPON OLD AGE ASSISTANCE.

IN CONNECTION WITH THIS LATTER PROGRAM, ONE OF THE REAL PROBLEMS IS TO LOCATE ALL OF THE OLDER ADULTS WHO ARE ELIGIBLE FOR SUPPLEMENTAL SECURITY INCOME BUT WHO DO NOT REALIZE THAT THE FORMER INCOME CRITERIA HAVE BEEN IMPROVED AND THAT LIENS AGAINST THEIR PROPERTY HAVE BEEN ABOLISHED. ONE OF THE CHALLENGES TO ANY COMMUNITY IS THAT ALL OLDER PERSONS WHO MIGHT BE ELIGIBLE FOR THIS NEW INCOME MAINTENANCE PROGRAM, WHICH STARTED ON JANUARY 1 OF THIS YEAR, ARE REFERRED TO THEIR SOCIAL SECURITY OFFICES FOR REVIEW.

MEDICARE AND MEDICAID HAVE LONG SINCE PROVED THEIR VALUE TO THIS SEGMENT OF THE POPULATION WHICH HAS GREATER THAN AVERAGE VULNERABILITY WITH RESPECT TO ILLNESS. HERE AGAIN ONE OF THE PROBLEMS IS TO BE SURE THAT PERSONS GET FULL ADVANTAGE OF THESE PROGRAMS WHICH HAVE BEEN ESTABLISHED BY THE CONGRESS FOR THEIR BENEFIT. IN OUR OWN STATE WE HAVE BEEN KEENLY AWARE OF SOME OF THE NEEDS OF OLDER ADULTS. ONE OF THE BEST EXAMPLES IS THE REDUCTION IN PROPERTY TAXES FOR OLDER PERSONS WITH LIMITED INCOME. IMPROVEMENTS IN THE BASIC LEGISLATION SHOULD MAKE THIS PROGRAM INCREASINGLY HELPFUL TO OLDER ADULTS WITH LIMITED INCOMES.

ALONG WITH THESE GOVERNMENTAL ACTIONS WE HAVE SEEN INCREASING CONCERN ON THE PART OF COMMUNITIES WITH THE DEVELOPMENT OF A WIDE RANGE OF SERVICES WHICH HELP TO MAKE IT POSSIBLE FOR OLDER ADULTS TO REMAIN IN THEIR OWN HOMES AND TO CONTINUE TO LIVE IN DIGNITY AND INDEPENDENCE. SOME OF THESE INVOLVE THE PROVISION OF NUTRITIOUS MEALS. OTHERS PLACE EMPHASIS ON THE TRANSPORTATION NEEDS OF PERSONS NO LONGER ABLE TO DRIVE THEIR OWN AUTOMOBILES.

STILL OTHERS INVOLVE SUCH NEIGHBORLY SERVICES AS KEEPING IN TOUCH THROUGH A TELEPHONE SERVICE OR FRIENDLY VISITING. IN OTHER WORDS, IT TAKES THE COMBINED RESOURCES OF GOVERNMENT AND OF PRIVATELY SPONSORED PROGRAMS TO MEET THE WIDE GAMUT OF NEEDS AMONG OUR OLDER CITIZENRY WHO ARE NO LONGER ABLE TO FUNCTION AS ACTIVE, CONTRIBUTING MEMBERS OF THEIR COMMUNITIES.

WHILE WE CAN TAKE CONSIDERABLE SATISFACTION IN THE DEVELOPMENTS TO DATE, AND I HAVE NOT TOUCHED UPON ALL OF THEM, MUCH REMAINS TO BE DONE. WHILE SOME OF THE GAPS CAN BE FILLED AT THE STATE LEVEL THROUGH CONTINUED EFFORT TO IMPROVE OUR CONSUMER ORIENTED PROGRAMS, TO ASSURE FAIR AND EQUITABLE TAX RELIEF, TO PROMOTE WISE USE OF COMMUNITY RESOURCES, MAJOR PROGRAMS FOR THE BENEFIT OF OLDER ADULTS WILL CONTINUE TO STEM FROM ACTS OF CONGRESS.

WE NEED CONSTANTLY TO REVIEW THE PROGRAM OF OLD AGE AND SURVIVORS INSURANCE IN TERMS OF ADJUSTMENTS TO THE RISING COSTS OF LIVING, WHILE AT THE SAME TIME ASSURING THE CONTINUED FISCAL SOUNDNESS OF THIS LARGE-SCALE INCOME PROGRAM. WE FURTHER NEED TO BE ASSURED THAT ALL PERSONS, WHATEVER THEIR SOURCE OF INCOME DURING THEIR WORKING YEARS, ARE BROUGHT WITHIN ITS BENEFITS. THIS IS ESPECIALLY IMPORTANT IN A STATE SUCH AS OURS WITH ITS LARGE AGRICULTURAL POPULATION.

WE FURTHER NEED TO TAKE A HARD LOOK AT THE LIMITATIONS ON EARNINGS OF OLDER ADULTS AND THE PRESENT LEGISLATION WHEREBY AN OLDER ADULT, NO MATTER WHAT HIS CONTINUING EMPLOYMENT OR ECONOMIC SITUATION MAY HAPPEN TO DO, IS ABLE TO EARN ONLY \$2,400 A YEAR WITHOUT SOME LOSS IN SOCIAL SECURITY BENEFITS. I BELIEVE THIS FIGURE SHOULD BE RAISED TO AT LEAST \$3,000.

ON THE IMMEDIATE HORIZON IS THE ATTENTION BEING GIVEN IN THE CONGRESS, STARTING IN THE WAYS AND MEANS COMMITTEE, UNDER CHAIRMAN MILLS, OF HEALTH INSURANCE FOR ALL AMERICANS. WHILE MEDICARE AND MEDICAID DO NOT FILL ALL THE GAPS FOR OLDER ADULTS IN THE AREA OF HEALTH CARE, WE MUST TAKE EVERY PRECAUTION TO SEE THAT THERE ARE NO REDUCTIONS IN PRESENT PROGRAMS AND THAT ADDITIONAL BENEFITS ARE ADDED AS FINANCIALLY FEASIBLE. OF PARTICULAR CONCERN IS WHAT WE CAN DO IN THE AREA OF DRUGS, A TREMENDOUS BURDEN ON MANY OF OUR OLDER CITIZENS, AND INCLUDING COVERAGE OF ALL-IMPORTANT EYE AND DENTAL CARE.

EVEN IF WE ARE ABLE TO IMPROVE COVERAGE, WE HAVE THE RELATED OBLIGATION TO SEE THAT THERE ARE ADEQUATE MEDICAL RESOURCES WITHIN OUR OWN STATE. THE DEBATE IN THE RECENT LEGISLATURE HAS AGAIN HIGHLIGHTED THE FACT THAT IN MANY OF OUR COUNTIES AND COMMUNITIES MEDICAL DOCTORS ARE IN SHORT SUPPLY OR EVEN UNAVAILABLE FOR IMMEDIATE MEDICAL HELP. THE SAME SITUATION EXISTS WITH REGARD TO DENTAL CARE. FORTUNATELY DRUGS PRESENT LESS OF A PROBLEM, BUT IF THERE IS NO DOCTOR TO WRITE THE NECESSARY PRESCRIPTIONS MANY OLDER PERSONS WILL CONTINUE TO SUFFER FROM CONDITIONS WHICH COULD BE ALLEVIATED.

WE ARE ALL FAMILIAR WITH THE STATISTICS THAT ONLY ABOUT TWO-FIFTHS OF THE TOTAL COST OF MEDICAL CARE FOR OLDER ADULTS IS MET THROUGH MEDICARE TODAY. THIS MEANS THAT MANY OLDER ADULTS MUST SPEND ALL OF THEIR SAVINGS, USE ALL OF THEIR INCOME, AND IN MANY CASES RELY ON THEIR CHILDREN FOR ASSISTANCE IN MEETING THE BILLS THAT RISE SO RAPIDLY. THE NEED FOR CHEAPER AND MORE COMPREHENSIVE HEALTH INSURANCE IS NOT ONE THAT WILL GO AWAY. THERE MUST BE ADEQUATE INSURANCE TO SUPPLEMENT MEDICARE. WE MUST FIND THE PROPER SOLUTION IN A HEALTH INSURANCE PROGRAM THAT WILL BENEFIT ALL OF OUR CITIZENS AND WILL ENABLE ALL OF THEM TO LIVE OUT THEIR LIVES INDEPENDENT OF FINANCIAL WORRY WITH RESPECT TO MEDICAL ASSISTANCE.

SINCE WE RECOGNIZE THAT PERSONS WHO MUST DEPEND UPON RETIREMENT BENEFITS AND SOCIAL SECURITY FOR THEIR INCOME OFTEN DO NOT HAVE THE FUNDS THEY ONCE DID, IT IS IMPORTANT FOR THEM TO BE ABLE TO BUY QUALITY WHEN THEY PURCHASE GOODS AND SERVICES. CONSUMER LEGISLATION AND CONSUMER PROTECTION PROGRAMS IN NORTH CAROLINA HAVE BEEN HELPFUL TOWARDS MAKING SURE THAT ALL PERSONS ARE TREATED FAIRLY IN THE MARKETPLACE. COMPARABLE EMPHASIS BY THE CONGRESS IS GREATLY NEEDED. AS YOU MAY KNOW, THIS WHOLE FIELD OF CONSUMER PROTECTION HAS BEEN ONE OF MY MAJOR INTERESTS AS ATTORNEY GENERAL.

IF YOUR DOLLARS ARE GOING TO BUY LESS THAN THEY HAVE IN THE PAST, WE AT LEAST MUST MAKE EVERY EFFORT TO SEE TO IT THAT WHAT YOU GET IS WHAT YOU THINK YOU ARE BUYING AND THAT, IF POSSIBLE, IT LASTS A LITTLE LONGER.

THE PROBLEMS OF HOUSING AND TRANSPORTATION, WHILE THEY AFFECT ALL OF US, ARE ALSO VERY IMPORTANT TO THE ELDERLY. IN SEVERAL CITIES ACROSS THE STATE, HOMES FOR THE ELDERLY HAVE BEEN CONSTRUCTED WHERE THEY ARE FREE TO COME AND GO AS THEY PLEASE. THEY ARE NOT REQUIRED TO LIVE AT THE BECK AND CALL OF OTHERS. OTHER DEVELOPMENTS, SUCH AS HOMEMAKER SERVICE, MAKE IT POSSIBLE TO REMAIN IN THEIR OWN HOMES AMONG TREASURED BELONGINGS. BUT OLDER PEOPLE HAVE TO SPEND APPROXIMATELY 33 PERCENT OF THEIR PERSONAL INCOME FOR HOUSING, WHILE OTHER AMERICANS SPEND 23 PERCENT.

AS ANOTHER MAJOR NEED, WE NEED TO THINK SERIOUSLY ABOUT PROVIDING A WIDER MEANS OF SAFE AND AVAILABLE TRANSPORTATION OTHER THAN THE AUTOMOBILE. WHILE THE ENERGY SHORTAGE MAY FORCE US TO TEMPORARILY CONSIDER ALTERNATIVE MEANS, WE MUST RECOGNIZE THAT IT IS IN THE INTEREST OF A LARGE SEGMENT OF OUR POPULATION THAT THEY PERMANENTLY HAVE AN INDEPENDENT MEANS BY WHICH TO TRAVEL. CLEARLY, INCREASED OPPORTUNITIES FOR MOBILITY WOULD ENRICH THE LIVES OF THOSE NO LONGER ABLE TO DRIVE.

ALL OF THESE PROBLEMS WHICH I HAVE BEEN DISCUSSING HAVE THEIR SPECIAL RELEVANCE TO THE ELDERLY, BUT THEY ARE ALSO IMPORTANT TO ALL OF US.