

# Economist says Social Security is safe

## Hawthorn to mark 25th anniversary

Dr. Jeanne Spurlock, deputy medical director of the American Psychiatric Association, will be the major speaker at ceremonies marking Hawthorn Center's 25 years of work in comprehensive children's mental health treatment.

Special tribute will be paid during the events on Oct. 1 and 2 to Dr. Ralph D. Rabinovitch, founding director, and Dr. Sara Dubo, who was associate director of the center. The Sara Dubo-Ralph Rabinovitch Lecture Series will be launched with a talk at 1 p.m. Thursday, Oct. 1 by Dr. Spurlock titled "Children's Services in the Eighties."

Four presentations will be made concerning new clinical programs at the center. James Haring and Dr. James Sonnega will talk on inpatient treatment for the emotionally impaired deaf child from 2:30-5 p.m. Thursday. In that same time slot Josephine D. Johnson, PhD, and Dr. Harold Wright, director of Hawthorn, will evaluate child custody from a mental health perspective.

FRIDAY'S presentations include talks on "Zero to Five: Work With Preschool Children" by Ellen Barahal-Taylor, Ira Glowsky, PhD,

The current crisis in Social Security is not a major threat to the solvency of the system; University of Michigan economist William Haber said last week.

At an Ann Arbor Trust Co. meeting, Haber characterized the Social Security system as "a gigantic insurance policy which touches the lives of every American family" and "the most important single piece of legislation ever adopted by the American Congress more than 65 years ago."

He strongly urged "that we deal with the short-term problem and arrange for a leisurely examination by a committee of the Congress of the problems to be faced by the Social Security system in the year 2010, when a more serious crisis is likely to develop as the result of demographic changes."

Haber, former dean of the U-M college of Literature, Science and the Arts, is professor emeritus of economics and adviser to U-M executive officers.

He said the Social Security system "is not bankrupt and is not going to go bankrupt."

"The drastic cuts proposed are partly influenced by the severe budget deficit which faces the administration. The Social Security trust funds should not be part of the general budget of the federal government. When a deficit appears likely, the temptation to cut Social Security is too strong to resist."

The U-M economist cited five causes for the present problem in the Social Security system, which, including retirees, survivors and the disabled, makes monthly cash payments to more than 38 million Americans.

- "People live longer. In 1940 the average life expectancy at age 65 was 12.1 years; in 1980 it was 14 years.
- "We lowered the retirement age to 62 twenty years ago and that made many more eligible for benefits earlier than 65."
- "We indexed the monthly payments by relating them to cost of living changes, that is, to inflation. The increase of more than 11 percent in monthly benefits in July of this year alone increased Social Security outlays by more than \$1 billion.
- "Unemployment has remained at nearly eight million people for a long time. Men and women

**'The drastic cuts proposed are not justified. The short-term cash flow crisis can be met by a simple legislative act making it possible to borrow from one Social Security trust fund for another.'**

— William Haber

can be met by a simple legislative act making it possible to borrow from one Social Security trust fund for another. I strongly urge that standby authority to borrow from the general fund with interest for a limited period of time should also be provided."

These changes, the economist concluded, "could meet the short-term crisis without destroying the integrity of the Social Security system upon which millions of Americans depend."

Haber commented on several of the specific proposals for Social Security:

"The proposal to drop the minimum benefit, he said, 'completely overlooks the fact that we are concerned with social insurance and not private insurance.'

"The proposal to reduce the cost of living allowance to less than full reimbursement for inflation 'may have some merit, although it, too, would do a monthly benefits,' he said.

Proposed across-the-board cuts in benefits, he said, "are not justified. Better administration and elimination of ineligible claimants are always in order."

The proposal to completely repeal the act and leave old age security to the private sector would be a tragedy, he concluded. "Young men and women in their 30s and early 40s do not have their minds on retirement, and millions do not plan for it. Society has a serious burden when they face old age dependency."

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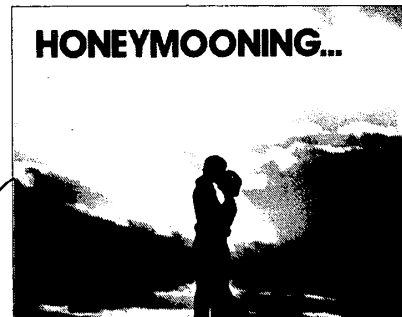
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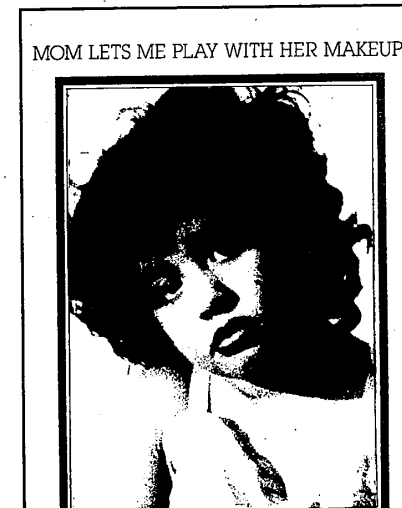


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