

covered by retirement systems (except for policemen and firemen in some States) on a voluntary group basis. In 1965, self-employed doctors of medicine were covered.

All gainfully employed workers are now covered, with the exception of most Federal and some other government employees who have separate retirement protection, farm and domestic workers who are not regularly employed or who do not earn enough to be covered, and very low income self-employed people.

Over the years, changes have been made in the amount of work required to obtain an insured status. Under the 1939 amendments, a worker was generally eligible for benefits if he had worked in covered employment half the time (one out of every two calendar quarters) after 1936 and before the age 65 and had a minimum of six quarters. As coverage was extended, newly covered workers were also enabled to qualify after minimum amounts of time in covered employment. At the present time a person is insured if he has credit for covered work roughly equal to one-fourth of the time (one calendar quarter for each year) after 1950. The 1965 amendments eased the eligibility requirements for people 72 and over who were not eligible for social security benefits by introducing a transitional insured status under which a special benefit may be paid with less than six quarters of coverage.

The scope of the program was significantly broadened in 1956 through the addition of disability insurance. Benefits were provided for severely disabled workers aged 50-64 and for adult disabled children (if disabled before age 18) of deceased and retired workers. In 1958 the act was further amended to provide benefits for dependents of disabled workers similar to those already provided for dependents of workers retired because of old age. In 1960 the age 50 limitation for disability benefits was removed so that disability benefits could be payable at any age before 65. The 1965 amendments eliminated the requirement that disability be of long continued and indefinite duration and provided that a severely disabled person could qualify if his impairment could be expected to result in death or to last at least 12 months.

Significant changes have been made in the eligibility age for retirement benefits. The minimum age at which old-age benefits could be paid was lowered from 65 to 62 for women in 1956, and for men in 1961, and from age 62 to 60 for widows in 1965. Full benefits are paid widows, widowers, and dependent parents at age 62 but the benefits for working men and women, wives, and dependent husbands who claim them before age 65 and for widows who claim them before age 62 are reduced to take account of the longer period over which they will get their benefits.

In 1950, when the program was extended to cover several million additional jobs, the law also was amended to allow a worker's average monthly earnings to be figured on the basis of his earnings after 1950. Similar consideration was given to the groups newly covered by the program in 1954 and 1956 by allowing up to 5 years of lowest earnings to be dropped from the computation of average earnings. So that people already covered by the program would not be treated less favorably than the newly covered groups, these special provisions