



SUFFOLK  
UNIVERSITY

## Moakley, Cruickshank Interview Transcript (MS100/09.01#22)

Moakley Archive and Institute

[www.suffolk.edu/archive](http://www.suffolk.edu/archive)

archives@suffolk.edu

**Program Titles:** "Representative Moakley with Nelson Cruickshank, President of the National Council of our Senior Citizens"

**Program Participants:** Congressman John Joseph Moakley, Nelson Cruickshank, President of the National Council of our Senior Citizens.

**Date of Recording:** n.d.

**Length of Recording:** 0:30:02

**Item Number:** Moakley Papers, MS100/09.01#22

**Citation:** Cruickshank, Nelson. Interviewed by Representative Joe Moakley. Moakley Papers, MS100/09.01#22. n.d. Transcript and audio recording available, John Joseph Moakley Archive and Institute, Suffolk University, Boston, MA

**Recording Overview:** This recording includes two interviews with Nelson Cruickshank, the President of the National Council of Senior Citizens about issues facing older Americans. In the first segment Representative Moakley and Mr. Cruickshank discuss senior citizen healthcare funding and the Social Security Act. The second segment concerns senior citizen housing under the Federal Housing program. Both segments aired on WCOP as episodes of a radio show featuring Congressman Moakley discussing issues of national importance.

### TRANSCRIPT PART I

**ANNOUNCER:** From the Nation's Capitol, here is our Congressman Joe Moakley. Joe represents the Ninth Congressional District. Today, Joe will be discussing healthcare and Social Security with a guest.

**JOE MOAKLEY:** I'm especially pleased to have as my guest today the president, leader and chief spokesman for millions of our senior Americans, Nelson Cruickshank, who is the President of the National Council of Our Senior Citizens. Mr. Cruickshank is certainly no stranger to the problems facing our country's older Americans, the serious problems of housing, nutrition, healthcare and so many others. Senior Americans have often been referred to as the forgotten Americans, but Nelson Cruickshank has made sure that senior power won't permit that to happen.

Mr. Cruickshank, it's certainly a pleasure to have you on the program today.



SUFFOLK  
UNIVERSITY

**Moakley, Cruickshank Interview Transcript (MS100/09.01#22)**

Moakley Archive and Institute

[www.suffolk.edu/archive](http://www.suffolk.edu/archive)

archives@suffolk.edu

**NELSON CRUICKSHANK:** Congressman Moakley, it's a real pleasure to be here with you. You have been one of the staunchest supporters in the Congress of programs to improve the lot of senior citizens and to see that they're not forgotten. And I enjoy being here with you and to talk to your constituents and my friends in the Boston area.

**MOAKLEY:** Thank you very much, Nelson. Before we start, you probably can just make our listening audience just aware of something about the National Council of the Senior Citizens in which you are the president?

**CRUICKSHANK:** Yes. I'm glad to. The National Council is a federation of about 3,000 local clubs and centers and senior citizen organizations. In Massachusetts, for example, we have the Council of Elders for one group, and we have the Legislative Council headed by Frank Manning.

**MOAKLEY:** Great American, Frank Manning.

**CRUICKSHANK:** Right. Indeed. And we have a vice president from there, Ken Arbadon.

**MOAKLEY:** Ken is a great fellow. I've been on a few panels with Ken also.

**CRUICKSHANK:** Many people belong to Frank Manning's organization, and possibly, some of them don't always realize that they're an affiliate of the National Council of Senior Citizens. We are a federated group, you see. We're in every state in the Union now.

**MOAKLEY:** How many groups do you have all over the country?

**CRUICKSHANK:** It's just about 3,000. The last time it was 2,980. So, we say, roughly, 3,000. That's a lot. Some of them are small. We have one in the Westside local Retired Autoworkers in Detroit that has over 12,000 members in one group.



**MOAKLEY:** What you're saying, Nelson, is senior power really does work?

**CRUICKSHANK:** Oh, yes. And when they get aroused, believe me, their seniors can be a swinging group. (Cruickshank laughs)

**MOAKLEY:** I'm sure they can. At the present time, there are limits on the amount that one may earn while still receiving Social Security. I know that there are many sides of this issue and it's a real controversial part of the senior citizen program as it regards Social Security. And I was wondering if you can tell the listening audience just exactly what the controversy is and what position, if any, your organization has on it?

**CRUICKSHANK:** Yes, Joe, that's true. As you said, it is a controversial issue. And I think it's controversial because in many respects there is misunderstanding about the nature of the Social Security program and what it is. Because the greatest number of benefits are paid out to retired people, a lot of the general public thinks of Social Security as an annuity retirement system similar to the Civil Service Annuity Retirement Program. Well, it's partly that, but it's a lot of other things. Basically, it is an insurance program which ensures your earned income, your wages, your salary, against a loss of three types of risks. One is the risk of old age, so that you can no longer work. The other is a risk of total disability. Or the other is the risk of the death of the family breadwinner. Now, when any of these three things occur, the family or the retired person can get benefits. But if the risk doesn't occur, then there is a limit on the number of benefits he can get.

Now, this retirement test to which you refer is simply a test of whether the person has actually lost his wages because of retirement, the risk against which he is insured. Now, as a matter of fact, it only affects slightly less than ten percent of the older people in the country. And we believe very strongly that you should not be able to continue to work and earn your full earnings and at the same time get your benefits. Any more than we don't believe that a person should



have fire insurance and collect his insurance, unless as a matter of fact, his house is burned, unless the risk against which he is insured occurs.

Now, there is a lot of misunderstanding about this. To remove this provision of the Social Security Act would cost about four billion dollars. And as you know, Congressman, you struggle with these matters of cost and budgets here, the money doesn't grow on trees, even with the federal government. And if you spent this four billion dollars to pay people who continue working, it would be harder to get more money and more benefits for the poor old widow who can't possibly work. So, if a government has got that kind of money, let's give it to the people who really need it. Now, that's our position. It's a long answer. I'm sorry. It's a complicated problem.

**MOAKLEY:** No, actually, a question like that couldn't be answered any shorter. And as you've said, there are some people that are affected by this. As I understand I, the people from sixty-two to seventy-two have the ceiling on earnings and the people over seventy-two are unlimited as to what they can earn.

**CRUICKSHANK:** Yes, that's correct. Now, they don't lose it all. You see, under the present provision of the bill, he can make 2,100 dollars in a year without losing anything. And then he loses fifty cents for every dollar he earns from there on up. So, ordinarily, a person taking into account tax and so forth can earn well over 3,800 dollars before he is really affected. Now, people say in reply sometimes, but the benefits are so low somebody can't live on it. That we agree to. But the answer is to improve the benefits and not give benefits to that less than ten percent who can still continue to work. Let's improve the benefits. And I know you have supported that, Congressman.

**MOAKLEY:** We just passed some legislation, which we'll talk about a little later about improving the benefits. Nelson, I've felt for some time that the proposed increase in out-of-pocket payments under Medicare were grossly unfair and clearly not justified. And I'm sure that



this has been something very close, very near and dear to your heart. And I wonder if you can tell our listening audience about some of the proposals and how you're fighting them?

**CRUICKSHANK:** Joe, I couldn't agree with you more. The Administration proposed that under Medicare that the cost on the hospital part be raised, the first payment thing, which is now seventy-two dollars should be raised. And also, that after that for the other remaining sixty days when the hospital costs are all paid, that the person pay a cost of around ten percent of the total hospital costs. This would more than double the out-of-pocket payments which most people in short term hospital stays experience. Then they also proposed that instead of paying eighty-two percent of the reasonable charge of the doctor under Part B, that that be lowered to pay seventy-five percent. Now, the Administration, Secretary Weinberger, said this would save the federal government 2.4 billion dollars a year. And the reason that he said it would "save", and we put that in quotes, is that the proposal does not include a proposal to lower the tax. The tax is to be the same, but the benefits are to be cut.

Now, this means that this Administration proposes to save in the budget 2.4 billion dollars a year out of the pockets not only of the elderly, but the elderly sick, the people who are least of all in our whole population able to carry on this additional burden. And they propose to help balance their budget by this outrageous and heartless proposal. Now, fortunately, the Congress stepped in and said, wait a minute, we're not going to do that. They couldn't do it by administrating fiat and they did propose to the Congress that the Congress did it. And it was stopped in the Congress. And fortunately, we have a majority in Congress that does not buy that kind of a bill of goods.

**MOAKLEY:** Nelson, the thing that really bothers people like myself and people like yourself I'm sure, is that the same time that they're reducing the Medicare payments by saving this 2.4 billion dollars, they are increasing the defense budget. I say, this is one Administration that has given socialism for the rich and capitalism for the poor.

**CRUICKSHANK:** That's a good way to put it. That's exactly what has happened.



**MOAKLEY:** And I just think that it's bad enough to take things away from the elderly; but when you take them away from the elderly sick, then I think that you've reached the bottom of the barrel.

**CRUICKSHANK:** Oh yes, yes.

**MOAKLEY:** Someone once said that you can tell exactly what a country is all about by the way they treat their older citizens. And I think if this is any criteria of what this Administration is feeling on how our elder citizens should be taken care of, then I just don't know what this country is coming to.

**CRUICKSHANK:** Yes. That's right. Well, as I say, they couldn't get by with it because the Congress fortunately was there to stop this kind of heartless proposal. And I don't think they are going to be able to succeed in doing it. We believe that the country needs an adequate defense, but there is so much waste and so much fat in it that if they want to find 2.4 billion dollars, I'm sure you and some of your colleagues can tell them where to do it.

**MOAKLEY:** Right, yes. Well, talking about Medicare, I think that we're now currently dealing with several proposals for the national healthcare legislation that's before us. And I was wondering, Nelson, if your organization favors some of these proposals, and if you have any certain proposals that you are more in favor of than the other?

**CRUICKSHANK:** Well, very definitely we do. Now, we think that there are some interim steps. We like the proposal that was put forward by Senator [Abraham] Ribicoff, in your neighboring state here, recently. It was adopted by the Senate to cover prescription drugs under Medicare. We think that's a very important thing. And there are some interim things. But in the long term, the national programs, there are five major health insurance programs that have been put before the Congress now. And the one that we like best, in fact, the only one that we really



like, is the one that was proposed by your colleague on the Senate side, Senator Kennedy, and in the House [of Representatives] by Martha Griffiths from Michigan, who is on the Ways and Means Committee.

Now, the reason we prefer that above the others, is that it's the only program which does anything fundamental about the healthcare delivery system in the United States. I think Medicare, good as it is, and it's a good program, although it has fallen short of its goals in recent years and has been whittled down some, but it's a good program. But we should learn some lessons. And I think the major lesson from Medicare is that you just don't pour more billions of dollars into the existing system without doing something about the healthcare delivery system. And the Kennedy bill tackles this major problem in a major constructive way. The others are patchwork stuff. And that's why we prefer the Kennedy bill.

**MOAKLEY:** Kennedy-Griffith Bill<sup>1</sup>.

**CRUICKSHANK:** Right.

**MOAKLEY:** Well, when we're on that same subject, also the medical needs of our senior citizens are known to all the concerned members of Congress. And one method on saving on some of these costs we've just been talking about, would be by forcing the generic name on prescription drugs to be listed on prescriptions. How does your organization feel about that?

**CRUICKSHANK:** We run a drug program, by the way, non-profit, a mail order drug program. And we have a specialist drug advisor, a consultant who formally was with a Food and Drug Administration, a very fine woman, a Dr. Till. And we've gone into this and studied it pretty carefully. We know that the use of the generic term for drugs, or the chemical equivalent, either

---

<sup>1</sup> The Kennedy-Griffiths Bill, introduced in 1970 by Senator Edward Kennedy and Representative Martha Griffiths, was the first proposal to create a single, universal health insurance program to cover all Americans. The bill did not pass.



SUFFOLK  
UNIVERSITY

## Moakley, Cruickshank Interview Transcript (MS100/09.01#22)

Moakley Archive and Institute

[www.suffolk.edu/archive](http://www.suffolk.edu/archive)

archives@suffolk.edu

one term, could save a great deal of money. Senator Nelson's committee has also investigated this and they find that the patent name often is just an inflated artificial price. Now, we think the physician should make the final choice as to the drug that is used. But the physician should be encouraged, and in some places required, some instances required, to say that the chemical equivalent can be used. And very often, the chemical equivalent with exactly the same ingredients, which will do exactly the same thing for the patient, is twenty percent of the cost of the patent name. So this can be a real step forward.

**MOAKLEY:** Well, thank you very much Nelson Cruickshank. I really enjoyed having you on the show, and I'm pleased that you've agreed to come back next week to continue this conversation; because as you know and I know, we can talk for hours and hours on this. But we are scheduled to do another show next week, and I would be very happy if you could come back at that time.

**CRUICKSHANK:** I would be very happy to, you're right. We're far from exhausting the subject.

**ANNOUNCER:** Thank you very much Congressman Moakley and Mr. Nelson Cruickshank of the National Council of Senior Citizens, for that very informative program. Be sure and tune in next week to WCOP radio for your Congressman Joe Moakley.

**END OF INTERVIEW**

**TRANSCRIPT: PART II (0:15:19)**

**ANNOUNCER:** From the Nation's Capitol, here is our Congressman Joe Moakley. Joe represents the ninth Congressional District. This week, Joe discusses Social Security and Housing, with a guest.





SUFFOLK  
UNIVERSITY

## Moakley, Cruickshank Interview Transcript (MS100/09.01#22)

Moakley Archive and Institute

[www.suffolk.edu/archive](http://www.suffolk.edu/archive)

archives@suffolk.edu

**JOE MOAKLEY:** I am especially pleased to have, once again, on the program, continuing the subject matter we talked about last week, the leader and chief spokesman for the millions of our senior Americans, Nelson Cruickshank, who is the President of the National Council of Senior Citizens. As I said last week, Mr. Cruickshank is certainly no stranger to the problems facing our country's older Americans. The very serious problems of housing, nutrition, healthcare and so many others. The senior Americans have often been referred to as the forgotten Americans, but President Nelson Cruickshank has made sure that senior power just won't prevent that to happen again. Nelson, it's great to have you back on the show.

**NELSON CRUICKSHANK:** Well, thank you for those kind words, Congressman. I am glad to be back on this show. And you say I'm acquainted with these problems. That's partly because I have them myself. I am seventy-two years-old this year, so I think I am an authentic senior citizen.

**MOAKLEY:** Well, I wish that we were on television instead of radio, because you are one of the healthiest seventy-two year-olds that I've seen, and it's probably because you're doing exactly what you're preaching. You're taking care of yourself.

**CRUICKSHANK:** I've been blessed with good health, that's good. Thank you.

**MOAKLEY:** And just from a matter of interest, I'm sure, to the audience, how long have you been down in Washington just fighting the problems for the senior citizens?

**CRUICKSHANK:** Well, I came to Washington in 1938. I went with the AF of L [American Federation of Labor] as Director of Social Security in 1944, right after the war. And I have been in Social Security and health problems related ever since. And then I "retired", in quotes, in 1965, but I got back into the senior citizens work, kind of continuing to do the same thing only on a volunteer basis.



**MOAKLEY:** Oh, that's wonderful. Last week, as you recall, we talked about many of the health problems that are facing the senior citizens. I think that maybe this week we'll just talk about some of the housing programs. Everybody is interested in more housing for the elderly. We have a turnkey program with the federal government that has helped getting more housing built for the elderly. In certain parts of the country they have other methods of funding and building elderly housing, whether it be by private authorities, or whether it be by cities and municipalities, or whether it be also by turnkey on the local level.

I was just wondering, by your representing this organization and seeing to it as one of your chief goals to see that there is adequate housing for people that reach that sixty year-old bracket, I was wondering if you have any ideas on what you feel the best method might be for Congress to pursue to alleviate the pressing housing needs that the senior citizens find today.

**CRUICKSHANK:** Well, as you indicated, Congressman, the Congress can't do it all. But there is a very important part that the Congress needs to do. Cities, localities and all have done a great deal. In your own community there is substantial amount of housing for the elderly. But we do need a national program and national support. Now, unfortunately, we did have such a program. It was going well, getting started well, and it was beginning to make an impact because it recognized the special needs of the elderly. And there are special needs of the elderly; and they are costly.

Just take for a little bit of an example, most of the elderly housing need to be efficiency types of apartments or the one-bedroom type. Now this means, per unit, more plumbing and more kitchen equipment for the number of rooms than for other people. This means it's going to be costly, that's one fact. Then there have to be safety factors and other special considerations. You have to build your recreational things into the housing for the elderly, because they're not going to have a cottage on the lake like the younger working people can have, and this kind of thing. So there are all these special considerations.



Now, under Section 202 of the Federal Housing Program, you had financing for special housing for the elderly, and there never was a failure, a financial failure. There never was a failure to meet the obligations under Section 202, but this Administration came in and wiped it out. See, this was housing where lodges, fraternal organizations, churches, or non-profit groups of various kinds could get one-hundred percent loan guaranteed by the federal government. That program was wiped out in favor of what they call Section 236, which means that you can just get some elderly housing as a part of the overall housing program. And they say to us, well, if your housing for seniors is so important, convince the local people that it is so important. Then you can kind of get in and ride piggyback on the overall program. That just hasn't worked.

Then in addition to that, in January of 1973, the President called a moratorium on all housing of the federal government. And he said he was going to report in September on what the study was going to be. Well, it was October, and in October he came along and promised there would be another study. So there it bogged down. And on all of the good programs, sound program of 202 was wiped out, 236 was substituted, then 236 was wiped out, and all we have is more promises, promises.

**MOAKLEY:** I was very disappointed when Secretary Lynn came forward with one of his programs, was to give direct subsidies the tenants. Well, this may be all right in an area that has more than adequate housing, but in an area such as Boston, where we have rent control, it shows that there isn't enough suitable housing for the young people as well as the elderly. But this program just doesn't work.

**CRUICKSHANK:** You're so right, that's completely unrealistic. Even suppose they did give the subsidies and all, it would be the most inflationary thing you could have, because it would increase effective demand for a limited supply.

**MOAKLEY:** It would just raise the rents.

**CRUICKSHANK:** It would just raise their rents, and that would be the end of it.



**MOAKLEY:** Right. Another thing that has bothered me that I find in retrospect of course looking to where some of the senior citizen housing is built is usually in a high crime area. And some of these people become captives in their own apartments. They can't go the streets to go to the stores. They have to call in auto-boys to go out and get their quarter milk and their teabags. And I just feel that the government just to have not used good sense in building these things in the locations that they have built some of them.

**CRUICKSHANK:** Yes, that's correct, and it's very sad. But we do have to have, as I indicated, the housing plan as a kind of a community center, rather than just a roof, and the plumbing, and the stove.

**MOAKLEY:** Right, you just can't isolate them physically and psychologically.

**CRUICKSHANK:** Absolutely not.

**MOAKLEY:** They've got to be part of the viable community, or else they just won't work.

**CRUICKSHANK:** The National Council of Senior Citizens had a piece of very valuable land given to us by a forward looking developer here in the city of Washington, and just outside the city of Washington. And we even had a health center and everything, and it was properly financed, and the building trades were going to help us build it at low cost. And then the federal government came along and slapped on this moratorium, and we can't get the loan that's necessary to finance it.

**MOAKLEY:** Well, I think that moratorium on housing as well as on many of the HEW [Health, Education, and Welfare] matters and HUD [Housing and Urban Development] matters has really hurt those of us that could least afford it, and really the elderly.



**CRUICKSHANK:** It really has.

**MOAKLEY:** The construction methods that are used in some of the senior citizens' housing projects, both privately and publicly erected, leaves much to be desired. Does your organization take a position on improving the federal and state building and inspection codes, as they pertain to the public housing?

**CRUICKSHANK:** Yes. You've got the elderly housing for the ordinary living standards, and they do need to have special consideration. And we have the services, volunteer services I might say, as Mr. Richard Milton, who is a fine architect and has done a great deal of work in this area. And we have developed standards, which we are trying to get improved. Then there are the emergency type of things in nursing homes. And there the federal government already has some leverage, because under Medicare and Medicaid, the federal government is paying a tremendous amount of the cost of maintaining older people in the nursing homes. And we have been pressing them for the simplest standards of enforcement of things like fire safety, and these things. And we have had a terrible time getting these standards put in. Finally, with reluctance, the Secretary of HEW has put in the life safety codes in nursing homes, but there are a lot of exceptions and loop holes. And we're just scared that there will have to be other big fires and people burned to death before they wake up to this danger. So we have all these kinds of standards in which the National Council is very much concerned, you're right.

**MOAKLEY:** Another thing that bothered me about senior housing was that I know that when I was in the local scene of the Massachusetts House, Massachusetts Senate, and also on the City Council, that the wait for people who are eligible—for senior citizens to get in there because of the big backlog, I think our average wait was eight years to get in a senior citizen development.

**CRUICKSHANK:** Yes, that's right. And by coincidence, eight years happens to just be the mortality table, a quarter of people over sixty-five die every eight years. That is a heartless



approach to wait for them to die, and you get up on the list when someone dies. Nobody likes that kind of an approach.

**MOAKLEY:** That's right. It's the only way that anybody moves in is when someone moves out.

**CRUICKSHANK:** Yes. And of course, this reflects just what you were referring to before when you were referring to the cost factor that the supply is just not there. We need so much more of a supply. I happen to be to visit Scandinavia this summer. And it came as a shock to me to think of my own country, which is far richer and more resources per population than little countries like Sweden, and Norway, and Denmark. But no one has to suffer and live under the conditions in any of these Scandinavian countries that many of our older people are forced to live in. In housing, also, you have the problem of the privately-owned home. When I was a boy growing up, the idea of owning your own home, free of any mortgage--

**MOAKLEY:** That's the great American Dream.

**CRUICKSHANK:** That was the great American Dream, and it was a part of your security. It was the cornerstone of your security retirement planning. Now, because of rising taxes and the deterioration of the center city in so many areas, the home which was planned for years to be the cornerstone of security is now a liability. And we just have to do some different social planning to meet this very, very deep problem.

**MOAKLEY:** Nelson, both of us know that senior citizen fares on airplanes and trains stand to get higher with the current energy squeeze. And there's currently legislation before the House that may help in this area.

**CRUICKSHANK:** Well, travel is one of the important factors in a senior's life, if he can afford to travel. When he was held down to the job to raise his kids and get them educated, now he is



retired, and he should be free to travel. But of course, he can't travel on limited retirement income at the prices that are paid by others. Now, he does have one resource. He has time. So that he doesn't, like the businessman or the congressman, have to get to a given place at a given time. So, he can fill up some of these empty seats in airplanes and in the travel trains and so forth. And thank goodness we're getting some of the trains back, and that's a pleasant way to travel.

**MOAKLEY:** Glad to hear that. I know with the energy crisis coming about, and the trains and some of the planes have been cutting back that will make it much more difficult for those empty seats to show themselves.

**CRUICKSHANK:** That's right. And that's an unfortunate byproduct of the energy crisis. But there will still be some elasticity in the program, and it can be absorbed by the kind of senior citizen travel arrangements that are contemplated in the bill.

**MOAKLEY:** President Cruickshank, you realize, I'm sure you realize, you're up in the balcony everyday, the House had recently voted an eleven percent raise on Social Security. But unfortunately it will be phased in over a period over the next seven months. What is your opinion of the legislation, and how do you feel it looks in the Senate?

**CRUICKSHANK:** Well, actually the legislation simply is a payment on what the Congress did two years ago by providing cost of living increases in Social Security, keeping pace with the rising cost of living. Now, when the Congress did that in 1972, early seventy-two, inflation was reasonably under control. It never had been really under control. But they didn't contemplate such a skyrocketing of cost that has taken place so rapidly. So now, what the House has done, and I note with pleasure that you voted for that, what the House has done is said, let's just speed up this thing, and let's pay the people now because they are faced with a hard winter and rising costs that have run away. So, the first payment of seven percent under the House bill, would be payable in March, and the next additional four percent would be payable in July.



**Moakley, Cruickshank Interview Transcript (MS100/09.01#22)**

Moakley Archive and Institute

[www.suffolk.edu/archive](http://www.suffolk.edu/archive)

archives@suffolk.edu

The Senate has a little bit different provision, but there isn't too great difference. I think it can be worked out in conference, and we should have it by all means.

**MOAKLEY:** Well, that's some good news for our listeners. Thank you very much, President Cruickshank. I really enjoyed having you on the program. And I was especially happy to have you come back two weeks in a row just so that you can tell our senior citizens in the greater Boston area just exactly what is going on in Congress. And you've done a great job. Thank you very much.

**CRUICKSHANK:** Thank you, sir.

**ANNOUNCER:** Be sure and tune in next week to WCOP radio, as our Congressman Joe Moakley reports on matters of interest to our community.

**END OF INTERVIEW**