

SUPPLEMENTAL SECURITY INCOME AND BIG

Over 200 years ago Tom Paine argued for a guaranteed annual income of 10 pounds for every person in the USA 50 years of age or older. Ten pounds then is the equivalent of a little more than \$1000 today. Paine's basis for this was that everyone has a right to share in our “natural inheritance”. Thus, Paine said such payments should go to everyone, regardless of other income.

Of course, our government has never taken up such a radical idea. Or has it?

Supplemental Security Income (SSI) was designed to provide needed support to people with disabilities. It is administered by the Social Security Administration which, in general, is strict about requiring proof of a disability.

However, there is one exception, at least in that proof is generally very easy: age. Any USA citizen (and some who are not citizens) age 65 or over who has no other income or whose other income is very limited is eligible for SSI payments.

This exception for age is not well known. Though eligible, i did not find out about it until just before i turned 65.

Basic income guarantee advocates who do know about this may dismiss it on the grounds that it is not universal as we generally use the term; that is, it is means tested. One cannot have other income to receive the full amount, or one may receive part of that full amount if one has some other income that totals less than the maximum benefit – which is presently \$750 monthly, and scheduled to increase to \$771 monthly in 2019 (the amount is adjusted annually to reflect changes in purchasing power). In addition, one may not possess disposable assets greater than \$2000.

At present there are just over one million seniors in the country who receive SSI payments solely on the basis of age (there are slightly more who receive payments based on other disability). Payments for those seniors average between \$400 and \$500.

That SSI for seniors is means tested is, as i see it, its major flaw, given the reality of our society. Corporate media has long inculcated a belief that such unearned income is tainted and undeserved. Never mind that practically all the income of the many billionaires among us is also unearned (and, to my mind, generally seriously tainted); that is a fact those same media do not and will not dwell on, if it gets mentioned at all.

So, that income may be targeted and taken away at any time. That would be made even easier by the fact that SSI comes out of general tax revenues rather than the Social Security Trust Fund. In fact, i have sort of kept my fingers crossed that it will not happen sooner and that a strong enough resistance movement can be created to prevent it from happening later.

Despite that major flaw, i believe it a mistake for basic income guarantee advocates to dismiss those SSI payments. They were originally instituted to insure that everyone had at least a reasonable minimum income. In that sense those payments are, in fact, a key part of a system that is universal.

If you wonder why anyone who has reached 65 does not have enough Social Security income to cover the maximum SSI amount, then you are not in touch with the reality that many of the most marginalized people in our country face. They have had to deal with lack of paid work, minimal pay (often below the legal minimums), having little choice but to work “off the books”, etc.

For my life partner and myself it has been a matter of principle – we have long opposed support for war. As roughly half of federal income taxes go for war-related expenses, my partner chose to earn no more than would require such income tax

payments. I went further, deciding not even to pay into Social Security after i learned that Lyndon Johnson was diverting money from the Social Security Trust Fund to help pay for the war against Vietnam.

So, upon turning 65 i initially received close to the average SSI payment. That was later bolstered to the full amount. My partner actually receives less in Social Security payments than i get, which leaves us, in practice, well below the federal poverty level. But, by USA standards, we continue to live frugally, as we had been forced to in order to avoid paying for war. We were able to borrow (from friends) in order to buy a house and to pay off those loans in less than three years. Now that we own the house free and clear we have enough to make substantial donations to things we believe in – such as USBIG!

Are these SSI payments enough to qualify as a “basic” income? That is always relative, though they certainly qualify as such for us. But because those payments leave recipients well below federally established poverty levels, many people – at least in relatively affluent USA – think not. In fact, most states supplement those payments, though generally with far smaller amounts. Note that in our society people even in the highest income brackets frequently complain about not having enough. Not to imply that they have anywhere near the same justification as those in the lowest brackets, but that fact underscores the relativity of what is considered basic.

Compared with the often-cited Alaska Permanent Fund, SSI amounts are far greater. In addition, given Alaska's population, considerably more people are served. And because senior SSI payments are based on the idea that everyone deserves a basic income, i believe this system provides one of the best existing models – at least rivaling that of the Alaska Permanent Fund – of what universal basic income could be. It has made a “BIG” difference in our lives, and no doubt for most of the other seniors who take advantage of it as well.

It is clear to me that our government actually has, at least partially, implemented that particular idea of Paine's.

- Richa, December 2018