

Your Social Security: News stories mix apples with oranges

by Tom_Margenau

Q: I recently read a newspaper story that said two of the six children the single mom in California already had before she gave birth to the octuplets are getting Social Security disability benefits. Are our elected leaders out to lunch? No wonder the system is going broke if our Social Security tax dollars are supporting children whose only disability seems to be that they have a mother who has a history of making bad decisions! What do you know about this?

A: I know that President Richard Nixon's advisors were really lousy at coming up with names for government programs! And if that seems like the non sequitur to end all non sequiturs, I'll explain in a minute.

But first, I must make two points. 1. It is NOT my place in this column to comment on the ethics or the judgment of the mother of these 14 kids. 2. I am NOT privy to any of this woman's government records.

But I saw the same news story you did. It said that two of this mother's first six kids are getting "Social Security disability benefits." And that made me angry. Not because the children are getting disability benefits, but because once again, the press and the public are confusing the Social Security program with the Supplemental Security Income program.

As I said, I know nothing about this family's actual government records. But I will bet my bottom dollar those children are not getting Social Security benefits. And that's a good bet because the Social Security program simply does not pay disability benefits to children under age 18.

They must be getting Supplemental Security Income disability benefits. SSI is a federal welfare program that pays monthly benefits to low-income children who have disabilities. Although SSI happens to be managed by the Social Security Administration, it is not a Social Security program and it is not funded by Social Security taxes. It is paid for by general tax revenues.

Now, what's all this got to do with President Nixon? It was his administration that created the Supplemental Security Income program. Before SSI, the nation's poor disabled children (and poor disabled adults too, for that matter) received various kinds of welfare benefits administered by each of the 50 states. And many people frequently complained about the inequities among the state welfare programs. One state might hand out a relatively generous monthly allowance to someone with little more than a nagging backache, while another state might grudgingly pay a pittance to someone dying of cancer.

Nixon's people had the arguably good idea to standardize our country's diverse welfare programs for

low-income disabled adults and children. And they decided to standardize programs for the low-income aged population as well. But then they messed things up in two ways.

First, they decided to give the newly created programs to the already over-burdened Social Security Administration to manage.

Second, they decided to name the new program Supplemental Security Income. They supposedly did this with noble intentions. They wanted to remove the stigma that goes along with the term "welfare." I was working for SSA in those days, and I clearly remember being instructed over and over again to never use the term "welfare" when describing the SSI program. If push came to shove, we were told to call it a "needs-based" program.

But the fact that the program is run by the Social Security Administration, and the fact that it is called "Supplemental Security Income," has led just about everyone in the country to assume that SSI is some kind of supplemental Social Security benefit.

And that has led millions of people, including the person who sent me this letter, to lose confidence in their government officials and the Social Security program because they assume their Social Security tax dollars are being squandered on welfare payments to questionable beneficiaries.

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