

providing high-standard professional services within the framework of public assistance agencies clearly, but chiefly silently, by staying away in droves from employment in these programs. More recently a few lonely academics, crying in the wastelands, have publicly raised important questions and given vent to righteous indignation about the vagaries and inequities of the treatment of the poor.¹

The recent social work literature of this country appears to offer no specific proposals that would be better suited to contemporary society than is public assistance for maintaining the income of the millions of impoverished families who are untouchable ("not covered") by the "social insurances." Recently Walter C. Bentrup inveighed, feelingly and effectively, against the archaic public assistance means test approach and challenged the social work profession "... to visualize the characteristics of a better one."² The purpose of this article is to propose an income maintenance program that would involve neither a means test nor contributions to an earmarked insurance fund and to discuss some of the salient features of this plan.

FAMILY SECURITY PROGRAM

The proper treatment of poverty in the United States today is for the federal government to guarantee to every family and person in this country, as a right, income sufficient to maintain a level of living consonant with American standards for the growth and development of children and youth and for the physical and mental health and social well-being of all persons. The right to a livelihood must be recognized and guaranteed as a constitutional civil right. The most satisfactory way to implement such a

guarantee is through a modification and expansion of the present mechanism for the collection of the federal income tax.

Every person who is either the head of a family or is not a member of any family would file each year a financial statement of his anticipated income for the coming year, as well as a statement of his income for the past year, and information on the number of his dependents. If his anticipated income for the coming year is below his Federally Guaranteed Minimum Income (FGMI) he may then file a claim for a Family Security Benefit (FSB) in the amount of the difference. If his anticipated income is above his FGMI he will pay an income tax as under present tax law and procedures. After the first year of operation of the Family Security Program, reports of a family's income for the past year and any changes in the number and kinds of dependents will be used to revise prior statements of anticipated income and to make adjustments of Family Security Benefits received for the past year.

Reports of income on which benefits are based will be made in the same style used for individual income tax returns. Methods of checking and auditing of claims for FSB will be developed as expansions of present methods for processing individual income tax returns. This includes field investigation of a sample of cases and of all cases that are highly complex, questionable, or involve large sums. Procedures for checking and auditing will include those recently instituted by the Internal Revenue Service for charging to the individual account of each taxpayer all payments to him of wages, salaries, and other income now subject to identification by a social security number. The kind of automatic data processing equipment now installed at Morgantown, West Virginia, for checking income tax returns against collated information on income payments to individuals can be used as well for checking the validity and accuracy of claims for FSB.

The level of the FGMI for families of different size will be established by a presiden-

¹ See Eveline M. Burns, "What's Wrong With Public Welfare?" *Social Service Review*, Vol. 36, No. 2 (June 1962), pp. 111-122; and Alan D. Wade, "Social Work and Political Action," *Social Work*, Vol. 8, No. 4 (October 1963), pp. 3-10.

² "The Profession and the Means Test," *Social Work*, Vol. 9, No. 2 (April 1964), pp. 10-17.