There would undoubtedly be a drive to define such a program in poor law terms while parallel programs for the nonpoor were established beside it.

The difficult question is how to apportion benefits within the social security system. It may be that we should move by stages to a minimum benefit that avoids poverty for most people. The minimum benefit for an aged person is now $44.00; doubling the figure would be a long step toward the desired objective. Wage-related benefits, justified by higher earnings, would also be raised but not as quickly at first. Such a strategy would provide an interesting international reversal. England and Sweden began their systems with a flat-rate payment that was essentially an antipoverty device. Recently they have moved to add a wage-related benefit on top of that. In effect, in establishing an antipoverty minimum we would be moving toward a similar two-decker system from the opposite direction.

Apart from the adequacy of the social security payment, its coverage can readily be broadened. Only something over one million aged people are now uncovered by social security or similar public systems. They may be provided status under the social security system, following the precedent of the amendment last year that "blanketed" people over 72 into social security. The net public cost would be comparatively small, as the majority of these people now receive public assistance. In not too many years a special provision to include uncovered aged people would become vestigial, as we rapidly approach the point at which 100 percent of the population is covered by social security contributions.

More radical ways of broadening social security are also conceivable. No doubt we shall see the day when people who have contributed for fifteen years may receive a benefit while they spend a year in school. The notion would serve society in a variety of ways but its time has not yet come.

Also reasonable is a program called "fatherless child insurance," which was first proposed by Lord William Beveridge.[7] Under such a plan divorced women would be treated like widows for social security purposes. The special attraction of this program is that it would go precisely to children in broken homes, the very group that is now conspicuously overlooked. Something about the proposal conveys a sense of hedonism—"Leave your husband and get a payment!"—and blocks further consideration. Such consideration is well warranted, but few people are willing to discuss the program seriously.

At any rate, we may expect from social security both a minimum payment that guards against poverty and complete coverage for the categories of the population it serves—the aged, disabled, widowed, and orphaned. In addition we have already noted that medical care should be extended to all age groups. Unemployment insurance should also be mentioned: benefit levels need to be raised, coverage improved, and the period over which payments may be made lengthened.

## NEGATIVE INCOME TAX

A fourth line of development in income maintenance is the negative income tax—a payment related, according to some reasonably simple formula, to the number of persons in a family and their combined income. Although no important principle is involved, it is generally assumed that such a program would be operated by the Internal Revenue Service in connection with the income tax program. A radically reformed program of public assistance might greatly resemble the negative income tax, accounting for our earlier difficulty in defining public assistance.

The negative income tax is an attractive idea. It appeals to the principle of equity in a way that few people find possible to

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[7] *Op. cit.*