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Baca bill would boost Social Security `death payment`

James Rufus Koren, Staff Writer
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Americans who lose a spouse would get more money from Social Security under a bill introduced by Rep. Joe Baca, but critics worry the plan would put more pressure on an entitlement system already on the verge of going broke.

When a Social Security recipient dies, their surviving spouse receives a one-time payment of \$255, but they miss out on their spouse's regular Social Security check for that month.

Baca, D-San Bernardino, wants to change that, giving surviving spouses a larger "death payment" and a check for the deceased's final days.

"It is wrong to shortchange our nation's seniors, especially when they are dealing with the loss of their husband or wife?" Baca said. "Families that rely on Social Security payments to get by deserve a little extra help when a loved one passes away."

Some conservatives say that extra help could hasten the eventual insolvency of the Social Security system.

"This is fiscal insanity," said Michael Tanner, a senior fellow with the Washington-based Cato Institute, a libertarian think-tank. "The Social Security system is in excess of \$15 trillion in the red. I mean, he's cramming a few more passengers onto the Titanic."

Baca's bill - called the Benefit Adjustment of Social Security Income Compensation, or BASIC - calls for increasing the size of the death payment from \$255 to 47 percent of the deceased person's typical monthly Social Security income, with \$255 as the minimum payment.

The bill also calls for paying Social Security benefits for each day - not just each whole month - a recipient lives. At present, Baca's office said, the spouse of a Social Security beneficiary who dies May 15 will not receive their spouse's check for May. Baca's plan would send a check for half the month, on top of the death payment.

Baca said he has requested an analysis of how much the legislation would cost the Social Security system, but the congressman insisted it won't cost too much.

"Whatever cost would be associated with this bill, it is a small price to pay to give America's seniors a little extra help after the loss of a spouse," Baca said.

He called the changes "common-sense legislation" that would "improve a difficult situation for seniors who suffer a tough emotional and financial loss with

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the death of a spouse."

Tanner said arguments like that make it politically easy for lawmakers to vote to tack on additional Social Security benefits - and politically risky to vote against such a plan.

"No one's ever lost an election by giving too many benefits to the elderly," he said, noting that elderly Americans are among the most likely voters in the country.

Rep. David Dreier, R-San Dimas, said Baca's proposal "should be addressed in comprehensive Social Security reform." Inland Empire congressmen Jerry Lewis, R-Redlands, and Gary Miller, R-Brea, declined to comment.

"What you've got is no political will to cut benefits and lots of reasons to keep adding benefits into the system," Tanner said. "I think this is going to be something that, if you vote against it, you get a 30 second attack ad saying you really want grandma to go eat cat food. At some point, though, you'd think somebody might have some consideration for the grandkids."

He said Baca's proposal alone isn't going to break the Social Security system but that seemingly small changes have added up over time to create what he and many other observers call "a broken system."

"That's why, not just Social Security, but the whole government is in trouble," Tanner said. "It always adds up."

Despite the additional spending, Baca said he and other Democrats are committed to changing "our nation's fiscal trajectory."

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