COLUMBIA RESEARCH GROUP WARNS AGAINST IGNORING CHILDREN IN SOCIAL SECURITY DEBATE

Social Security is the single largest support program for children in the United States

Although Social Security is the single largest program that provides support to American children, the debate over privatization has focused almost entirely on changes in benefits for retirees. The National Center for Children in Poverty discusses this issue in a policy brief available at [www.nccp.org](http://www.nccp.org), which outlines the role that Social Security plays in protecting children in the United States.

While it is true that retirees and their spouses are the largest block of beneficiaries from the program, over 5 million children in the United States benefit from Social Security, either directly as beneficiaries or indirectly as members of households that receive a monthly Social Security check. Of the 48 million people who currently receive Social Security benefits, one in three is not a retiree; one in 15 is a child under the age of 18.

“Most of us don’t want to think about it, but all parents are at risk for early death or disability,” said Nancy Cauthen, who is the author of the report and the Acting Deputy Director of the National Center for Children in Poverty at Columbia University’s Mailman School of Public Health. “In the event that tragedy strikes—whether it’s an accident, disease, or the perils of war—Social Security is the best protection that most parents have to offer their children. Unfortunately, the current debate has all but ignored this critical component of Social Security.”

The Old-Age, Survivors, and Disability Insurance program – what is called Social Security – was designed, according to President Roosevelt, to assure “the security of men, women, and children of the nation against certain hazards and vicissitudes of life.” Today, about 3.1 million children under age 18 receive benefits because a parent died, retired, or can no longer work because of a disability. Another 2.2 million children live in households where at least one adult is receiving Social Security benefits. In total, over 7% of American children currently benefit from Social Security.

Most children who receive Social Security live in families with other sources of income (primarily earnings). Nonetheless, Social Security comprises, on average, 43% of total income for the families of child beneficiaries. The children who benefit from Social Security are the children who are already at higher risk of suffering from the effects of living in a low-income family.

“Immediately after the September 11th attacks, most of the children who lost a parent, as well as the surviving parents who stayed home to care for these children, qualified for Social Security benefits, and the first checks were received in less than a month,” said Cauthen. “Although 9/11 is an extreme example, it underscores the protections offered by Social Security. It’s time for the debates about privatization and benefit cuts to confront what’s at stake for children and their futures.”

For more information on NCCP, please visit [www.nccp.org](http://www.nccp.org). To schedule an interview with the author of the report or the executive director of the National Center for Children in Poverty, please contact Mike Morey at 914-833-7093 or mmorey@douglasgould.com.