

**generations  
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Because we're stronger together<sup>®</sup>

Social Security:  
A Program for all  
Generations



More than 6.5 million children in the United States receive part of their family income from Social Security



Social Security pays more benefits to children than any other federal program

# Types of Benefits for Children and Families

- Survivors
- Disability
- Retirement
- Individuals Disabled as Children
- Supplemental Security Income (SSI)

# SURVIVORS BENEFIT

- ◉ Unmarried  
Children under 18
- ◉ Only life insurance for the majority of children in U.S.
- ◉ Protects 98 percent of children if they lose a parent





When she was a baby, Franni lost her father, a decorated WWII veteran in a car accident leaving her mother widowed with five kids

As soon as Franni's youngest sister started school her mom got a job working odd hours in a supermarket. Her paycheck, a small widow's benefit and survivors benefits from Social Security weren't always enough to keep the heat on during Maine winters but they did put food on the table.



When his father died unexpectedly from a heart attack, a 16 year old boy and his family were left to fend for themselves

“I did a lot of growing up pretty fast then... It gave me a pretty cold, quick lesson which was that life was short, so make the best of it.”



# DISABILITY BENEFIT



- For children of disabled workers
- Provides benefits equivalent to \$414,000 disability insurance
- Serves approximately 17 million children

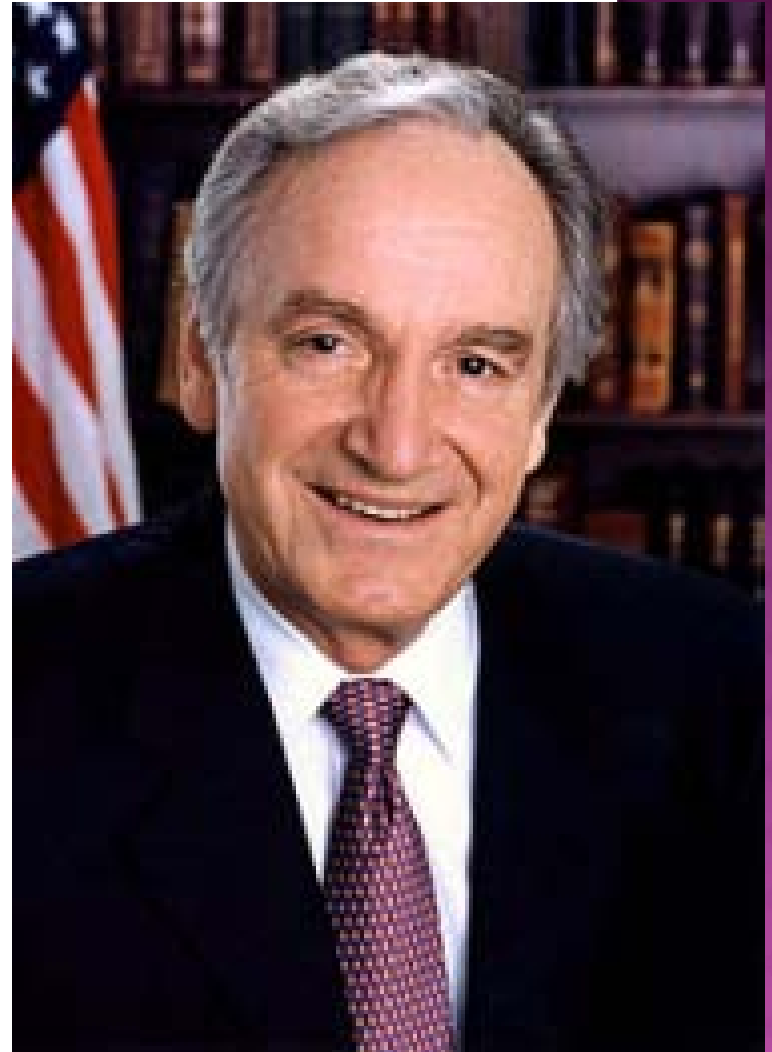


# Patricia Wright, Chicago IL

“When I was a junior in high school, my father was diagnosed with Alzheimer’s disease. He lost his engineering job and went on disability. At age 17, I began receiving Social Security benefits each month, for children with a disabled parent. The money lasted until my high school graduation. Social Security made a huge difference in my life.”

Tom's Father worked in the Iowa coal mines until he saved enough money to buy a farm. After the Great Depression he lost the farm and his savings. His wife and mother of his children passed away. He was left with three kids under 18 and a broken body.

“If it had not have been for Social Security, I don't know what would have happened to my family. How would we have stayed together? It's the only income we had. It kept us together and in school.”



# RETIREMENT BENEFIT

- ◉ Child retirement benefit available to dependent children in addition to retired parent or grandparent caregiver
- ◉ Nearly 350,000 children receive
- ◉ Important to Grandfamilies





About 7.8 million children across the country live in households headed by grandparents or other relatives.

Even with Social Security benefits, 22 % of grandparent-headed families are poor.



Without Social Security benefits, the group's poverty rate would be 59 % or more.



# George Arevalo

It's [Social Security] there to make sure my granddaughters can go to the doctor when they are sick, eat healthy food and live with loving family members. That's all I have to live on."

-George



# ADULTS DISABLED AS CHILDREN

- ◉ Become Disabled before 22 and are dependents of retired, deceased or disabled workers
- ◉ Receive benefits throughout adulthood as long as they are a dependent of eligible worker
- ◉ Nearly 1 million adults benefit

# SUPPLEMENTAL SECURITY INCOME (SSI)

- Children who are disabled and whose parents' income and resources fall below limit
- About 1.2 million blind and disabled children receive SSI







Strengthen Social Security:  
Reinstate the Student Benefit

# STUDENT BENEFIT

- ◉ 1965 Congress expanded eligibility for Social Security child benefits through age 22 for those enrolled in college
- ◉ Enabled thousands of young adults to complete higher education who would not have
- ◉ Two thirds of those receiving the benefit had incomes below poverty line
- ◉ Eliminated in 1981



Bill Libro's father died when he was 8 years old.

"What eight year old knows about the checks that come in the mail? It only occurred to me later how important it was for Social Security to help us get by back then. The student benefit made a huge difference and helped me remain in collage and get my degree."

*(Insert your picture here)*

What will Social Security  
mean for you?

# GENERATIONS UNITED RESOURCES

- ◉ Visit [www.gu.org](http://www.gu.org)
- ◉ Social Security: What's at Stake for Children, Youth and Grandfamilies (Profiles)
- ◉ Children and Families Have a Stake in Social Security
- ◉ Benefits of Social Security for Children
- ◉ Benefits of Social Security for Grandfamilies
- ◉ The Lost Social Security Benefit for Students

# FOR MORE INFORMATION

- ◉ Jaia Peterson Lent [jlent@gu.org](mailto:jlent@gu.org)
- ◉ Save the Dates: July 30 - August 2, 2013  
for Generations United Conference
- ◉ Generations This Week - sign up at  
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