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Children's Stake in Social Security

By Catherine Hill and Virginia Reno

Summary

Just over five million children under age 18 get part of their family income from Social Security. They include three million children who receive Social Security as dependents of deceased, disabled, or retired workers and just over two million children who do not receive Social Security themselves, but live with relatives who do. In 2001, more children relied on Social Security than on Temporary Assistance for Needy Families (TANF) for part of their families' income. Social Security is especially helpful to children in near-poor families. Just over one in three children in families receiving Social Security is poor or near-poor—that is, with family income below 125 percent of the poverty line. Children receiving Social Security have an average family income that is 25 percent lower than the average for all children in the United States.

Social Security faces a long-term financial shortfall, and changes in benefits and revenues are being debated. Many reform plans call for reducing traditional Social Security benefits. Because children's benefits are based on the same formula used for retirement benefits, these plans would lower benefits for children unless they are specifically exempted. To date, most analyses of Social Security reform plans have focused on the impact on retirees. The impact of Social Security reform plans on the income security of children merits attention as the Social Security solvency debate moves forward.

While Social Security is best known as a retirement program, it is also an important source of income for millions of children. Children receive Social Security benefits when a parent dies, becomes disabled, or reaches retirement age.[1] Three million children under age 18 received Social Security in December 2001. They represent 7 percent of all Social Security beneficiaries and 4 percent of all children in the United States (Social Security Administration, 2002a). Most of the children receiving Social Security are either dependents of disabled parents (46 percent) or survivors of a deceased parent (45 percent). Nine percent are children of retired workers. Social Security paid about $14 billion to children in 2001, not counting benefits paid to others in their families.

Between 7 and 8 percent of U.S. children rely on Social Security as part of their family income.

A study using the 1996 Survey of Income and Program Participation (SIPP) and Social Security administrative records found that about five million children under age 18 lived in families receiving Social Security. They included 2.8 million (56 percent) who were child beneficiaries and another 2.2 million children (44 percent) who were not beneficiaries themselves but lived with other family members who received Social Security (Newcomb and Ho, 2002). Applying these ratios to the 3.0 million child beneficiaries in 2001 suggests that about 5.4 million children lived in families where someone received Social Security.[2] They would account for between 7

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and 8 percent of the 72.3 million American children under age 18 (Children's Defense Fund, 2002).

Social Security insurance protection is particularly important to African American families with children.

Because African Americans are more likely than Caucasian Americans to become disabled or die before retirement, their children are disproportionately represented among Social Security beneficiaries. African American children make up 15 percent of all U.S. children under age 18 and account for 23 percent of children receiving Social Security (U.S. Department of Health and Human Services, 2001; Social Security Administration, 2001a).

More children today rely on Social Security than on TANF.

Temporary Assistance for Needy Families (TANF) may be the best known income security program for poor children. The means-tested TANF program replaced the program of Aid to Families with Dependent Children (AFDC) under the welfare reform legislation of 1996. Since then, the number of children receiving AFDC or TANF has declined from about 8.5 million children in fiscal year 1996 to about 4.0 million children in fiscal year 2001 (U.S. Department of Health and Human Services, 2003). With this recent decline in TANF recipients, the 5.4 million children who receive part of their family income from Social Security exceeds the number of children receiving family income from TANF.[3]

Workers and employers pay for Social Security.

Social Security is a social insurance program in which workers pay into the system while they are working and, in return, workers and their families become entitled to benefits that replace part of lost earnings when a worker dies, becomes disabled, or reaches retirement age. Benefits are defined in law and are paid as a matter of right when workers and their families meet eligibility conditions.

Workers and their employers pay for Social Security through mandatory earmarked contributions, that is, Federal Insurance Contribution Act (FICA) taxes. The tax rate paid by employees for Social Security is 6.2 percent of their earnings, matched by employers for a total of 12.4 percent. The amount of earnings that is covered by Social Security rises each year with average wages. In 2002, earnings up to $84,900 were subject to Social Security taxes.

Social Security has surpluses in the next fifteen years, and deficits over the long term.

Social Security is, in large part, a pay-as-you-go system in which current revenues are used to pay current benefits. In recent years, taxes collected have exceeded current benefits so that surpluses have accumulated. Reserves are placed in the Social Security trust funds and invested in interest-bearing U.S. Treasury bonds.

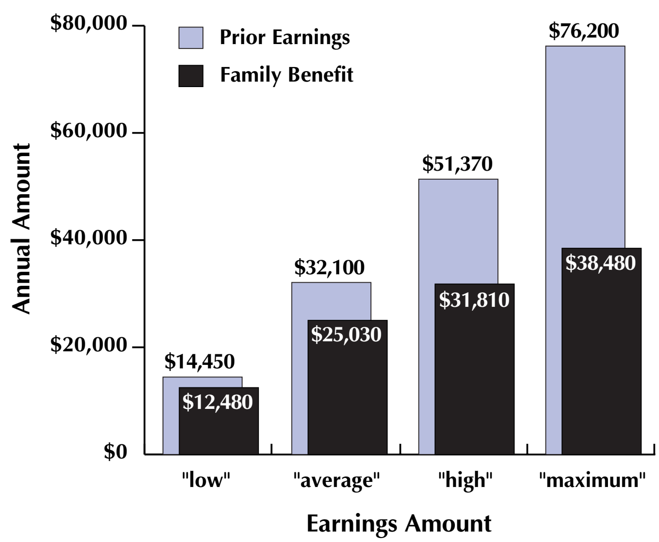
Each year, the Social Security Trustees project the program's revenues and expenditures for the next seventy-five years based on assumptions about economic, social, and demographic trends (Board of Trustees, 2002; Hill and Reno, 2002). In 2002, the Trustees projected that tax revenue flowing into the trust funds will be less than the benefit payments due beginning in 2017. Interest on the reserves and the assets in the trust funds will help pay for benefits until 2041, at which time, the trust fund reserves are projected to run out, and taxes coming into Social Security are projected to cover only 73 percent of the benefit costs. With no changes in benefits, taxes, or projections, FICA revenues are projected to cover only 66 percent of the cost of legislated benefits by 2076. This gap leads policy-makers to consider changes in Social Security revenues and benefits.

Social Security benefits are based on workers' past earnings.

Social Security benefits are based on workers' past earnings from which FICA taxes were paid. Because benefits are based on earnings, higher earners receive higher benefits than do lower earners. At the same time, the benefit formula is progressive so that benefits replace a higher fraction of past earnings for low earners than for high earners. Dependent children receive benefits in addition to those paid to disabled or retired workers, and each eligible child of a deceased worker is entitled to benefits. A family maximum caps the total monthly amount payable to a family based on the worker's earnings history. The maximum is reached if three or more people in the family are entitled to benefits.

Figure 1 shows the annual benefits for a family of three or more children of deceased workers at different earnings levels. If an illustrative average earner with three children died at the age of 40 in 2001,[4] annual benefits for the family would be $25,030, which would replace about 78 percent of the deceased worker's earnings of $32,100 in 2000 (Table 1). Family benefits are lower for low earners, but they replace a higher fraction of the worker's past earnings. For example, benefits of $12,480 would replace 86 percent of prior earnings for an illustrative low earner making about $14,450 in 2000. If the deceased parent had always earned the maximum amount on which Social Security taxes were paid, benefits for a family of three children would replace about half of the parent's lost earnings. Family benefits for disabled workers are somewhat lower than for families of deceased workers, but follow a similar pattern by earnings level.[5]

Figure 1. Social Security Benefits by Prior Earnings Level of Deceased Parent: Families with Three or More Surviving Children, 2001



Source: Social Security Administration, 2002d.

Table 1. Social Security Family Benefits and Replacement Rates, by Earnings Level, 2001

	Prior earnings of parent			
	Low	Average	High	Maximum
Earnings in 2000	$14,450	$32,100	$51,370	$76,200
	Family of a deceased worker with three children			
Annual benefit	$12,480	$25,030	$31,810	$38,480
Replacement rate (percent)	86	78	62	51
	Disabled worker and two children			
Annual benefit	$11,720	$20,580	$27,270	$32,920
Replacement rate (percent)	81	64	53	43

Note: Illustrative cases assume that the parent died or became disabled at age 40 in 2001, after a steady work record with earnings that kept pace with economy-wide wages.

Source: Social Security Administration, 2002d.

Social Security benefits are adjusted each year to keep pace with inflation, as measured by the consumer price index. Benefits for children continue until age 18, or through age 19 if they are still in high school. In December 2001, 109,000 young people ages 18 or 19 received student benefits. Social Security also pays lifetime child benefits to adults who were disabled before age 22, based on the work record of a retired, disabled, or deceased parent.[6] In December 2001, 737,000 disabled adult children received these benefits. This Brief focuses on children under the age of 18. Disabled adult children and student beneficiaries might also be affected by Social Security reform plans.

Social Security insures most workers.

Almost all U.S. jobs (96 percent) are covered by Social Security (Social Security Administration, 2000). To be permanently insured for survivor protection, workers need ten years of covered earnings. Younger workers have family survivor protection if they have worked at least one-fourth of the time since they were age 21. Workers who do not meet these tests would still have life insurance protection for their families if they worked in covered employment for at least six calendar quarters in the last thirteen quarters, (including the quarter in which they died). About 97 percent of covered workers ages 20–49 had survivor protection and about 90 percent of covered workers ages 21–64 were insured against disability in 2001 (Social Security Administration, 2002b).

The Social Security Act defines the parent-child relationship broadly. All biological and adopted children, as well as stepchildren in many cases, are eligible. Children of unmarried parents are eligible. Determination of paternity follows state law. If a child's parents are deceased or disabled, a child can receive benefits based on the work record of a custodial grandparent. Grandchildren who are adopted by their grandparents can receive benefits based on a grandparent's work record as long as a parent is not living in the same household as the grandparent and adopted grandchild.

Social Security provides important life and disability insurance.

According to actuaries at the Social Security Administration, a young worker with average earnings, a young spouse, and two young children has Social Security protection with a net present value equivalent to a life insurance policy with a face value of $403,000 and a disability policy worth about $353,000 in 2001 (Social Security Administration, 2001c).[7]

Social Security is the main source of life insurance for many families with children. About half (54 percent) of private sector workers have life insurance through their employers (Bureau of Labor Statistics, 2000). These policies typically pay a lump sum: either a pre-determined flat amount or a payment based on a multiple of the deceased worker's annual salary. About 2 percent of private sector workers had life insurance that paid ongoing monthly benefits. For those with life insurance that pays a flat lump sum, the average amount was just under $17,000 in 1997. For those with life insurance based on salary, typical policies provide one or two times the deceased workers salary. The average was one and a half times the worker's final salary in 1997 (Bureau of Labor Statistics, 1999).

Long-term disability insurance provided to workers through their employment is less prevalent than life insurance. About one in four (26 percent) private sector workers had long-term disability insurance from their jobs in 2000. Disability coverage is more common among upper status white-collar workers. About 50 percent of professional and technical workers had long-term disability insurance, compared to 14 percent of blue-collar and service workers (Bureau of Labor Statistics, 2000).

Social Security provides a large share of family income.

In December 2001, the average monthly Social Security benefit for a dependent widowed mother or father with children was $1,569, or about $18,800 a year (Social Security Administration,

Table 2. Family Income Characteristics: All Children under Age 18 and Children Receiving Social Security
March 1996–February 1997

Income characteristics	All children	Child beneficiaries
Total number of children (in millions)	71.1	2.8
	Total family income	
Average amount	$46,740	$34,130
	Social Security	
Percent receiving	8	100
Average share of family income (percent)	3	39
	Income from earning	
Percent receiving	92	72
Average amount for recipient families	$46,770	$25,490
Average share of family income (percent)	83	45
	Other sources	
Percent with family income from:		
Supplemental Security Income	5	15
Temporary Assistance to Needy Families	12	13
Pensions	3	12
Workers' compensation	2	6
Food Stamps	20	26

Source: Newcomb and Ho, 2002. The data are based on tabulations of the 1996–97 Survey of Income and Program Participation linked to Social Security administrative records.

2002a). For a disabled worker with a dependent wife and children, the average monthly benefit was $1,370, or about $16,440 a year. A retired worker with a dependent wife and children received an average family monthly benefit of $1,712, or $20,544 a year.

Social Security benefits are a substantial share of family income for child beneficiaries. On average, Social Security represents over a third (39 percent) of their family income (Table 2). Among lower income families, reliance on Social Security is more pronounced (Newcomb and Ho, 2002).

Social Security helps many poor and near-poor children.

Social Security pays benefits to entitled children regardless of their family income. Still, the program is especially helpful to lower income children. Child beneficiaries had an average annual family income of $34,130 in 1996, which was about 25 percent less than the average family income of $46,740 for all U.S. children (Table 2). Social Security child beneficiaries are less likely to have family income from earnings because they have lost the support of a parent's earnings through death, disability, or retirement. Thus, income from earnings accounts

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Table 3. Percent Poor or Near Poor:
All Children Under Age 18 and Children in Families Receiving Social Security
March 1996–February 1997

Children under age 18	Total number (in millions)	Poverty status (percent)	
		Poor	Poor and near-poor*
All U.S. children	71.1	22	28
Children in families receiving Social Security—Total	5.0	24	35
Child beneficiaries	2.8	21	32
Non-beneficiary children in beneficiary families	2.2	28	39

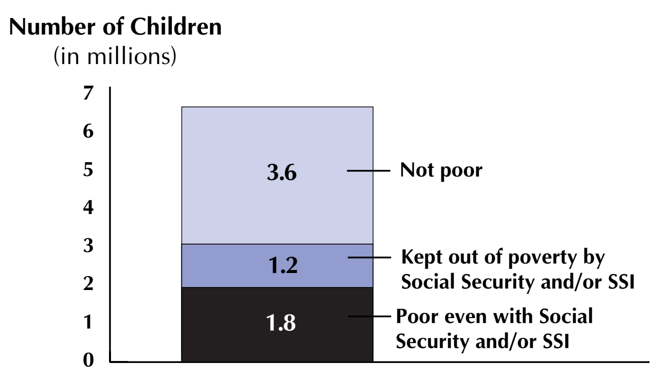
* Near-poor is defined as a family income at or below 125 percent of the poverty threshold.
Source: Social Security Administration, 2003.

for much of the difference. For all children in the United States, 92 percent have family income from earnings and those earnings, on average, are 83 percent of their total family income. By comparison, 78 percent of child beneficiaries get part of their income from earnings of a family member and those earnings, on average, are 45 percent of their family income. Social Security child beneficiaries were more likely than other children to receive part of their family income from Supplemental Security Income, Food Stamps, workers' compensation and pensions.

Children in families receiving Social Security are only slightly more likely than all U.S. children to be poor (24 percent compared to 22 percent), but they are more likely to be near-poor, that is, with family incomes below 125 percent of the poverty line (Table 3). Poor and near-poor children account for 28 percent of all U.S. children and 35 percent of children in families that receive Social Security. Children who do not receive Social Security themselves, but who live with family members who do, are at a greater risk of being poor or near-poor (39 percent) than are beneficiary children (32 percent).

Together with the Supplemental Security Income (SSI) program that provides assistance to low-income disabled, blind, and elderly Americans, Social Security lifted 1.2 million children out of poverty in 1999. These programs also helped 3.6 million children who are not poor and another 1.8 million children whose family's income remains below the poverty line even with Social Security and/or SSI benefits (Figure 2).

Figure 2. Poverty Among Children in Families Receiving Social Security or Supplemental Security Income, 1999



Source: Social Security Administration, 2001b.

Children receiving Social Security are at risk of being without health insurance.

Most American families receive health insurance coverage through a family member's employer-sponsored plan. When a worker dies, retires, or

Table 4. Health Insurance Status:
All U.S. Children under Age 18 and Children in Families Receiving Social Security
March 1996–February 1997

Health insurance	All U.S. children	Child beneficiaries	Non-beneficiary children in beneficiary families
Total number (in millions)	71.1	2.8	2.2
Employment-based or private coverage	70	53	51
Medicaid	17	27	33
Uninsured	12	19	16

Source: Newcomb and Ho, 2002.

becomes disabled, the family is at risk of losing health care coverage. Some children of a deceased, disabled, or retired parent may have employment-based health coverage from the other parent or other family members. In other cases, children may get a temporary extension of health coverage through their deceased, disabled, or retired parent's job. The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires employers with twenty or more employees who offer health insurance to allow families of deceased workers to purchase continued health coverage at the full premium for up to thirty-six months, and disabled workers to purchase continued coverage for up to twenty-nine months. This coverage can be costly. For example, in 2002, the average annual premium for family coverage for active workers was $7,956 a year (Gabel et al., 2002).

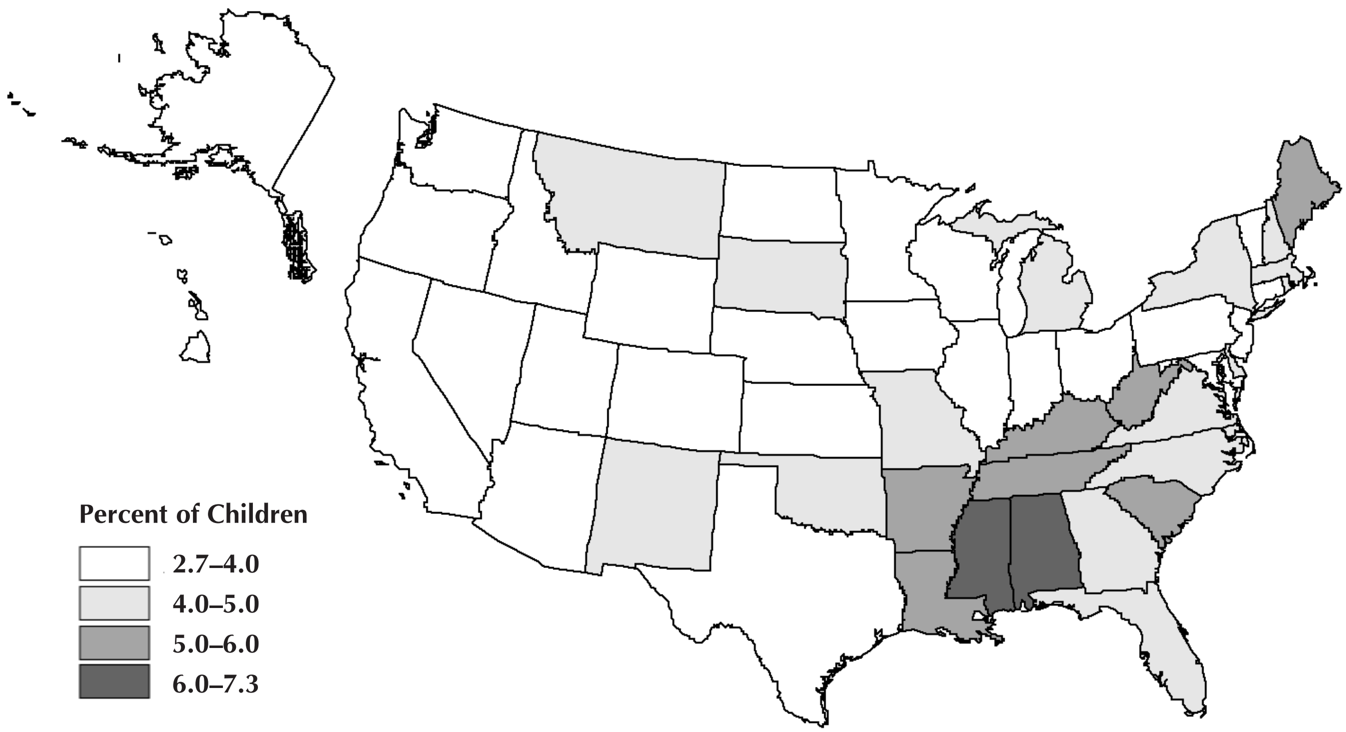
Children receiving Social Security were more likely than all U.S. children to be without health insurance in 1996. About 19 percent of children of deceased, disabled, and retired workers were without health care coverage in 1996, compared to 12 percent of all children (Table 4). Child beneficiaries were more likely than all U.S. children to be covered by Medicaid (27 percent compared to 17 percent), and were less likely to have private or employment-based health coverage (53 percent compared to 70 percent). Children who do not receive Social Security themselves but live in families with Social Security recipients, were the least likely to have private or employment-based health insurance. These children were more likely than other children to have coverage through Medicaid. Medicare, the social insurance program that provides health coverage to the elderly and to the disabled after a twenty-four month waiting period, does not cover children of deceased, disabled, or retired workers.

Some low-income children may be covered by Medicaid or through the State Children's Health Insurance Program (SCHIP), enacted in 1997. Between 1994 and 2000, the proportion of children without coverage fell from 14.5 percent to 12.0 percent (Holahan and Pohl, 2002).[8] Growth in employer-sponsored coverage resulting from low rates of unemployment and an increase in Medicaid or other state coverage resulting from SCHIP programs account for improved coverage. Whether child Social Security beneficiaries have remained more likely to be uninsured is not clear.

Social Security child beneficiaries live in every state.

Between 3 and 7 percent of children in every state received Social Security in 2001 (Figure 3 on page 8). Unsurprisingly, the more populous states had more child beneficiaries, and states with the smaller populations had fewer beneficiaries. For example,

Figure 3. Percent of Children Receiving Social Security Benefits, 2001
March 1996–February 1997



Source: NASI estimates based on data from the Social Security Administration, 2002a, and the Children's Defense Fund, 2002.

about 270,000 children in California received Social Security, as did 188,500 children in New York. North Dakota, the District of Columbia, and Wyoming each have 5,000 or fewer child beneficiaries. When adjusted for the size of the total population of children, those living in the southeast United States are the most likely to receive Social Security. Mississippi has the largest proportion of child beneficiaries (7.3 percent), followed by Alabama (6.6 percent) and West Virginia (5.9 percent).

Children have a stake in Social Security reform.

Social Security faces a long-term financial shortfall and changes in benefits and revenues are being debated. Many reform plans call for reducing Social Security benefits and creating individual savings accounts to substitute for a portion of traditional retirement benefits. While savings accounts could provide a different form of retirement income, they would not replicate the social insurance protection that Social Security provides to families with children when a worker dies or becomes disabled long before retirement age. Because children's benefits are based on the same formula used for retirement benefits, cuts in traditional benefits would reduce income security protection for children unless they are specifically exempted.

Proposals to change the form of Social Security come from many sources. The 1994–96 Advisory Council on Social Security that reported to the Clinton administration did not agree on a single plan to restore long-term solvency to Social Security. Instead, it split into three factions with competing plans. One group, led by former Commissioner of Social Security Robert Ball, favored maintaining traditional benefits with incremental changes in revenues and benefits. A second group, led by Council Chairman Edward Gramlich, called for scaling back traditional benefits under current law and introducing individual savings accounts for retirement. A third group called for larger reductions in traditional benefits and greater reliance on individual savings accounts. In 1999, a bi-partisan National Commission on Retirement Policy, with co-chairs Senator John Breaux (D-LA), Senator Judd Gregg (R-NH), Representative Jim Kolbe (R-AZ), and Representative Charles Stenholm (D-TX), proposed reducing benefits more than the Gramlich plan and creating new savings accounts. In 2001, the President's Commission to Strengthen Social Security, convened by President Bush, offered three model plans for individual savings accounts, including two that would restore long-term solvency to Social Security by reducing traditional benefits.

To date, most analyses of Social Security reform plans have focused on the impact on retirees. The 5.4 million children who receive part of their family income from Social Security have received relatively little attention. More than one in three children in families receiving Social Security (35 percent) is poor or near-poor. On average, children receiving Social Security have family incomes 25 percent lower than the average for all American children. The impact of Social Security reform plans on the income security of children merits attention as the Social Security solvency debate moves forward.

Endnotes

1 Supplemental Security Income (SSI) is a means-tested program for low-income aged, blind, and disabled individuals administered by the Social Security Administration. The term "Social Security" refers to benefits from the Old-Age, Survivors, and Disability Insurance Program; it does not include income from SSI.

2 Newcomb and Ho's estimate of the number of child beneficiaries, based on data from the Survey of Income and Program Participation (SIPP), is about 7.5 percent lower than shown in the administrative data from the Social Security Administration. The estimate of 5.4 million children in families receiving Social Security assumes that the SIPP undercounts non-beneficiary children in families receiving Social Security to the same extent as it under-counts child Social Security beneficiaries, and that the proportion of the two populations remained stable between 1996 and 2001.

3 There are a number of children receiving SSI who do not receive TANF themselves, but live with family members who do. One study based on the 1992 and 1996 Surveys of Income and Program Participation (SIPP) found that about one-third of SSI children lived in such a household (Rogowski et al., 2002). The number of children receiving SSI was 955,174 in 1996 and 881,836 in 2001 (Social Security Administration, 2002c). If one-third of these children did not receive TANF themselves but lived with another family member receiving TANF, this adds approximately 300,000 to the number of children relying on TANF as part of the family's income for a total of about 4.3 million, which is still below the 5.4 million children whose families receive income from Social Security.

4 The illustrative average earner is assumed to earn the national average wage for each year. The "high" and "low" earners are assumed to have earnings each year that keep pace with the national average wage.

5 Legislation in 1980 capped benefits for disabled workers and their families so that benefits would not exceed the lesser of 150 percent of the amount payable to the worker alone or 85 percent of the worker's average indexed lifetime earnings, but not less than the full benefit payable to the worker.

6 The Social Security test of disability is a medically determinable physical or mental impairment (or combination of impairments) that is expected to keep the individual from doing any "substantial" work for at least a year or is expected to result in death. Currently, earnings of $740 or more a month are considered substantial work.

7 The example is a male worker with average earnings at age 27, with a wife, also age 27, and children age 0 and 2, who dies or becomes disabled in 2001. The value of the disability benefits includes benefits after retirement age and survivor benefits.

8 Using the Current Population Survey (CPS), Rogowski et al. (2002) found a higher proportion of children lacked health insurance in 1996 than Newcomb and Ho (2002) found using the Survey of Income and Program Participation (SIPP). This variation is not inconsistent with other differences between CPS and SIPP (Newcomb and Hom 2002).

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