

# Social Security:

## What's at Stake for Children, Youth, and Grandfamilies



**generations  
united**

Because we're stronger together®

# Acknowledgements

Generations United gratefully acknowledges the following dedicated individuals whose work and support made this report possible:

The individuals profiled in this publication who shared their stories and support for preserving and improving the adequacy of Social Security for children and families;

The KARE Family Center of Tucson, Arizona and the Maine Kids-Kin Program of Family and Children Together for helping connect us to many of the extraordinary grandfamilies whose stories are highlighted;

Our many national organization partners committed to the effort to raise awareness about the ways Social Security benefits children, youth and grandfamilies;

Generations United Staff Members:  
Melissa Ness, Public Policy Coordinator, for ably leading our Social Security initiative and gracefully guiding this project to completion;

Rich Robinson, Press Secretary, who researched and authored the profiles;

Shelton Roulhac, Public Policy Analyst, for authoring policy content and identifying relevant statistical information;

Anne Tria Wise, Intergenerational Engagement Manager; Jaia Peterson Lent, Deputy Executive Director; and Sheri Steinig, Special Projects Director for their review and edits.

Finally we extend our gratitude to the National Academy of Social Insurance whose support made this project possible.

Design and Layout: Marcia DeLong, DeLong Lithographics  
Photo Credits: front cover, Edward Babb; back cover, Somnath Chatterjee.

© 2011 Generations United  
Reprinting with permission only.  
1331 H Street NW Suite 900  
Washington, DC 20005  
202-289-3979  
www.gu.org

## About Generations United

Generations United is the only national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. Since 1986, Generations United has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. Generations United acts as a catalyst for stimulating collaboration between aging, children, and youth organizations, providing a forum to explore areas of common ground while celebrating the richness of each generation

## Generations United Mission:

To improve the lives of children, youth, and older people through intergenerational collaboration, public policies, and programs for the enduring benefit of all.

## Vision:

A world that values and engages all generations.

## Core Beliefs:

Generations United is the catalyst that brings single-age focused groups together to build and support a common agenda while providing a unique voice in public debate. Generations United honors, supports, and engages all ages. Further, we believe:

- Intergenerational collaboration will unite and improve our communities.
- Intergenerational approaches have a positive relationship to economic growth and value creation.
- Public policies should meet the needs of all generations.
- Resources are more wisely used when they connect the generations, rather than separate them.
- Discrimination in any form limits a person's potential to contribute to the development of his or her community.
- Grandparents and other adults who step forward to raise children are providing an economic service to families and the country.

# Table of Contents

Introduction: Social Security Cuts Impact Families.....	1
Marilyn Watkins.....	3
Mary Thompson .....	4
Congressman Paul Ryan.....	5
Beth Finke.....	6
Morrisella Middleton.....	7
Senator Al Franken .....	8
Maureen Sullivan .....	9
George Arévalo .....	10
Senator Lindsey Graham.....	11
Harriet Moulton .....	12
Senator Tom Harkin.....	13
Bill Libro .....	14
Congresswoman Jan Schakowsky.....	15
Strengthening Social Security: Reinstating the Student Benefit.....	16



Because we're stronger together®

## Social Security: What's at Stake for Children, Youth, and Grandfamilies

---



Photographer Kaja Snell

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

# Introduction: Social Security Cuts Impact Families

All over the country, Social Security is making a difference in people's lives. Social Security was founded on the belief that those who work long and hard should not become destitute due to retirement or disability, nor should their families suffer in the event of early death. As the nation's most successful income protection program, Social Security supports families, not just individuals.

Social Security is more than a retirement program. It provides essential protections for people of all ages. Children, youth, and grandfamilies (grandparents and other relatives raising children) increasingly rely on Social Security as a safeguard against poverty, yet their voices are often overlooked. More than 6.5 million children in the United States receive part of their family income from Social Security. Their economic security is in balance.

This publication highlights the positive impact of Social Security on children and families.

## Benefits for Children

Social Security provides vital protection for families spanning all ages, from infants to retirees. In fact:

- One third of the more than 50 million people who receive Social Security benefits today are younger than age 65.<sup>1</sup>
- More than 6.5 million children in the United States receive part of their family income from Social Security through survivor, retirement, and disability benefits.<sup>2</sup>
- Social Security pays more benefits to children than any other federal program.
- Social Security covers 98 percent of all children in the event of the death or disability of a caregiver.<sup>3</sup>

Social Security benefits children and their families through survivor benefits, retirement benefits, and disability benefits. Survivor benefits substantially relieve financial stresses for surviving children of a deceased parent. Retirement benefits provide monthly support to dependent children of retired parents and grandparents. Social Security disability benefits further protect more than 1.7 million children who are the dependents of disabled workers. The prospect of any child losing a parent is frightening



Photographer Vered David

and heartbreaking. Without Social Security's survivor benefits, the possibility could also mean financial impoverishment for a child. Survivor benefits provide monthly income support to unmarried children who are younger than 18 (or up to 19 if they attend elementary or secondary schools full time) in the event they lose a parent or caregiver.<sup>4</sup> It is the only significant source of life insurance protection for the vast majority of the nation's 73 million children.<sup>5</sup>

## Benefits for Grandfamilies

Grandfamilies are families headed by grandparents and other relatives who share their homes with their grandchildren, nieces, nephews, and/or other related children. Grandfamilies come together for many reasons. Some form out of economic necessity, such as when a parent loses a job or lacks affordable housing. Some are created when a parent dies, joins the military, or is otherwise unable to care for a child. Social Security provides critical economic security for caregivers and children in these unique families. More than 6.7 million children across the country live in households headed by grandparents or other relatives.<sup>6</sup>

Social Security is a safeguard for families when tragedy strikes. The vast majority of grandparent caregivers did not plan to raise another family and unexpectedly find themselves caring for children. Many of these grandpar-

## Social Security: What's at Stake for Children, Youth, and Grandfamilies

---

ents live on fixed incomes and suddenly find themselves forced to make decisions between paying for diapers and formula for the children or prescription drugs for themselves. For many of these caregivers, Social Security is essential to their families' survival. Even with Social Security benefits, 22 percent of grandparent-headed families are poor. Without Social Security benefits, the group's poverty rate would be 59 percent or more.<sup>7</sup>

As the nation's most successful income protection program, Social Security manifests intergenerational interdependence by supporting grandfamilies, not just older adults or children. Social Security benefits caregivers in grandfamilies through survivor benefits, retirement benefits, disability benefits, and spousal benefits. The caregivers in these families may receive Social Security benefits themselves. But for many, this income combined with their savings, may not adequately provide for the needs of the children in their care. Some families may also qualify for a child benefit to cover essentials for such as formula

and school clothes. This support is available in addition to the support that the adult family members may receive.<sup>8</sup> Children living in grandfamilies may be eligible for the child or grandchild benefit through their parents or grandparents. These benefits allow the caregivers to take care of the children without bearing excessive pressure.

Some groups claim that cuts to Social Security are necessary and for the benefit of our country's children and grandchildren. In reality, the best way to support our younger generations is to strengthen Social Security, not cut it. It is a program that has and always should be there for them. This publication captures the stories of how Social Security provides critical support to children and grandfamilies and illustrates why we must continue to ensure that it protects all generations now and in the future.

## Marilyn Watkins

Marilyn Watkins enjoyed a happy life in Seattle with her family. Married to an instructor at the University of Washington, she was raising two boys, Carl, 11 and Erik, 9, while working a part-time job. Their lives changed drastically, however, when her husband died suddenly of a heart attack.

"On the night my husband died, Erik had some friends over to the house. I overheard him say to them, 'My daddy made all the money. How are we going to live?' Even at his age, he knew it was a concern."

Because he provided the family's primary source of income, the death of Marilyn's husband could have devastated the family financially. Marilyn feared that she might need to leave the family home with her young sons and that another disruption would only bring more anxiety to her boys. Thankfully, Social Security survivor benefits helped to see them through this traumatic period in their lives.

**"Social Security gave me the ability to raise my sons without the fear of falling backwards into poverty."**

"Social Security made a huge difference," Marilyn said. "It allowed us to stay in our house and offered security for my boys, who had gone through so much. I think it prevented them from having issues later in life, and I attribute that to Social Security."

The monthly support meant Marilyn worried about less about her finances as she guided her sons from elementary through high school.



Marilyn Watkins with her sons, Erik and Carl.  
Photo courtesy Marilyn Watkins

"Being a single mom raising two boys was pretty challenging in itself," she said. "It was good knowing I could afford to buy them new sneakers or a new coat when they needed it."

"I think Social Security is really important for middle class families, too," she continued. "Even if you are earning well above the poverty line, there are always extra expenses coming up – something with the car or the house."

Both of Marilyn's sons attended Carlton College and graduated Magna Cum Laude. Erik majored in Computer Science while Carl studied Geology.

"Social Security gave me the ability to raise my sons without the fear of falling backwards into poverty," Marilyn said. "Knowing that we would receive an amount in our checking account each month made a huge difference. The stability it allowed me to provide for them was invaluable."

### Marilyn Watkins

Age: 55

Home: Seattle, WA

Occupation: Policy Director, Economic Opportunity Institute

Ages sons first received Social Security benefit(s): Erik, 9 and Carl, 11

## Mary Thompson

Although she has never married or had children of her own, Mary Thompson knew that she wanted to care for her two young nieces after her sister died unexpectedly from a brain aneurysm in 2004. "I knew I wanted to raise Brianna and Brandy. But I really did have a fear of how I was going to do it financially as a single person," she said.

Initially, providing care for two children unexpectedly strained Mary's budget. Her salary as a human resources assistant at a bank only allowed her to comfortably meet the needs of a single person. Suddenly, she needed to make it work for three.

**"I didn't know [Social Security survivor benefits] were available, and once I started receiving the support, it really made a huge difference."**

"What I was making was not enough to handle food and clothes for the girls let alone if they would want to go to a movie or out to eat with their friends," she said. "I was concerned. I didn't know how I could make ends meet. My paycheck took care of house bills and whatever I needed personally, and that was about it."

But about a year after her sister's death, Thompson got some relief when she learned that her young nieces qualified for survivor benefits from Social Security.

"Someone told me about survivor benefits for the girls," Mary said. "I didn't know they were available, and once I started receiving the support, it really made a huge difference."

Currently, Brandi is 15 and a freshman in high school. Her older sister Brianna is 19, and a student at Lander University in Greenwood, South Carolina, studying secondary education.



Mary Thompson with her nieces Brandy and Brianna.  
Photographer David Walter Banks/LUCEO, courtesy AARP Bulletin

Mary still counts on Social Security to meet her bills. "If I lost that, I'd have to find another way. It could come down to having to move," she added, "which would mean disrupting Brandi's life even more, putting her into a new school and taking her away from her friends."

Regardless of her struggles, Mary always knew stepping in to raise her sister's kids was the right thing to do for her and the children.

"I knew right away I didn't want the girls split apart," she said. "And it's great being a parent. I ask the girls all the time, 'do you know how much I love you? Do you know how important you are to me?' And the smile and say, 'yes, auntie, you tell us all the time!' It never fails to make me smile."

Mary is very thankful for how Social Security helped her family to smile again and hopes the security it currently provides will remain available for families in the future.

### Mary Thompson

Age: 55

Home: Camden, SC

Occupation: Human Resources Assistant

Age nieces first received Social Security benefit(s): Brandi, 9; Brianna, 13



## Congressman Paul Ryan

On the day of Congressman Paul Ryan's birth in 1970, President Richard Nixon unveiled a federal budget proposal that included a large increase in Social Security payments. As a teenager, Social Security would later play an important role in the personal life of Representative Ryan (R-WI).

At the age of 16, Ryan's father died unexpectedly from a heart attack. The death left the 10th grader, his three older siblings, and his mother alone.

"I did a lot of growing up pretty fast then," Ryan says. His father's death "threw me for a loop for a couple of years. I did a lot of soul searching, a lot of self-discovery. It gave me a pretty cold, quick lesson which was that life was short, so make the best of it."<sup>9</sup>

The loss brought other changes to their lives. His mother returned to school to study interior design and the two became closer. "It was just the two of us," Ryan says, "because my siblings were off to college."<sup>10</sup> Shortly thereafter, his maternal grandmother moved into their home while suffering from Alzheimer's disease and Ryan would often provide care for her.<sup>11</sup>

**"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."**

"His sense of responsibility hit him hard," his mother Betty said. "I think he felt he was the man of the house."<sup>12</sup>



Congressman Paul Ryan with his family.  
Photo courtesy Congressman Paul Ryan

Fortunately, Congressman Ryan could count on receiving Social Security survivor benefits. He collected payments until the age of 18, putting the money away for college. Using the Social Security checks he saved, Ryan enrolled in Miami University in Oxford, Ohio. As a student, he became an intern for Wisconsin Senator Bob Kasten. Once he graduated with a degree in economics and political science, he joined Kasten's staff and began his career in public service.

"My biggest motivation was to make my dad proud of me," said Ryan.<sup>13</sup>

Elected to office in 1998 at the age of 28, Ryan credits his father's death and the care of his grandmother as giving him first-hand experience as to how social service programs work.

### Congressman Paul Ryan

Age: 41

Home: Janesville, WI

Occupation: United States Congressman

Age first received Social Security benefit(s): 16

## Beth Finke

Native Chicagoan Beth Finke knows first-hand how Social Security can benefit children and their families. As the youngest in a family of seven children, she became a first-time Social Security recipient at three-years-old following the death of her father. At the time, four of her brothers and sisters also lived at home. Beth and her siblings received Social Security survivor benefits, which allowed her mother to make ends meet.

"The survivor benefits literally allowed our family to survive," Beth said.

In addition to helping her family survive, Social Security played another important role in Beth's life as a young adult. During the years Beth attended college, the government continued to provide Social Security benefits for youth up to age 22 enrolled in college. By eliminating the need to immediately enter the workforce at age 18 to support themselves and their families, this extension helped many students like Beth complete their post-secondary education successfully. This benefit, since rescinded and unavailable for today's young adults, made it possible for Beth to go to college and get a degree in journalism.

**"Life gave me some limitations, but it's really nice to have choices. My life is limitless, thanks to Social Security."**

"Without the college degree, I don't know where I would be," Beth said. "We certainly did not have the resources to manage that, and if I didn't have the student benefit, I would never have been able to go."

At age 26, Beth lost her sight from a rare disease called diabetic retinopathy. As she adjusted to her vision loss, the education that she received from Social Security survivor



Beth Finke with her guide dog Hanni.  
Photo courtesy Beth Finke

benefits became even more critical to her future success. With the aid of a talking computer and the skills she learned as a journalism major, Beth launched a successful career as a writer. Now an award-winning author, teacher, and speaker, Beth credits Social Security for enabling her to support herself as an adult and to give back to others. Today at 52, she often speaks to young children about her experiences and reads to them from her children's about her guide dog Hanni.

"Life gave me some limitations, but it's really nice to have choices," she said. "My life is limitless, thanks to Social Security."

"All my adult life, I have worked hard," Beth said. "Social Security paid my way through college so I could work and pay into the system myself, which I am very happy to do."

### Beth Finke

Age: 52

Home: Chicago, IL

Occupation: writer, NPR commentator

Age first received Social Security benefit(s): 3

## Morrisella Middleton

Morrisella Middleton didn't anticipate that she would need to care for her daughter's children, but she gladly accepted the responsibility. Despite the day-to-day difficulties that arose, the Baltimore resident raised her grandchildren while working hard as a supervisor of an assisted living facility to provide a good life for them.

Although her daughter Yolanda was married with two children, she fought problems with drugs. Their father Shane Morrell, Sr. held a construction job renovating old houses. One day he was rushed to the hospital coughing up blood. Shortly after he recovered, he experienced another coughing attack with even more blood. Doctors ran tests and determined that Shane had mesothelioma, a form of cancer most often associated with the inhalation of asbestos. His physician told him he never saw such an advanced case in such a young man before and gave him six months to live.

"I knew it was important that Shane spend as much time with his kids as possible," Morrisella said, "so I took them all over town to hospitals, clinics, wherever he was at for his treatments." His condition worsened. In four months, Shane landed in hospice care.

**"Social Security has been my lifeline – my only lifeline," Morrisella said. "It's been critical for me in raising the children and to their future..."**

Morrisella threw a Super Bowl party for him in his hospice room, which improved Shane's spirits. But the day after the party, he took a turn for the worse. When she visited him that day, he told her that he wasn't going to live much longer.

"He was really weak, could barely move," Morrisella said. "He was trying to talk to me and I watched him slowly reach over and open a drawer to his night stand." He pulled out brand-new copies of some paperwork, including his Social Security card that the hospice staff had helped him obtain, and then handed them to her.

"Miss Morrisella," he said, "please take care of my son." He also handed her an envelope with some money and instructed her to give it to Shane Jr. at Christmas. Two days later, Shane Sr. was gone.



Morisella Middleton with her grandchildren.  
Photo courtesy MikeStogPhotography.com

"Their father died about 11 years ago. I've raised their daughter Laquanna since she was four and Shane, Jr. since he was three, right after his father's death," Morrisella said. "Laquanna is 23 now and Shane, Jr. is 17, so it's been quite a while.

After caring for the children for several years, Morrisella's world crumbled around her in 2007. Diagnosed with congestive heart failure, malignant hypertension and cancer, she needed to go on disability. A year later, her daughter Yolanda died.

Shortly thereafter, Morrisella lost 80% of her wealth during the economic downturn. She needed to rely completely on Social Security, including her contributions from her past employment and the survivor benefits that Laquanna and Shane received.

"Social Security has been my lifeline – my only lifeline," Morrisella said. "It's been critical for me in raising the children and to their future. Thank goodness for the survivor benefits for the kids and what I contributed to in the 44 years I have worked. It's been my only token to get by."

She says her experience taught her what Social Security can mean to a family, something she never fails to communicate to the children.

"I tell my grandkids all the time of the importance of Social Security," she said. "It's important to get a job, to pay into the system. It could make a huge difference in your life. It certainly has in mine."

With her cancer in remission, Morrisella looks forward to a new endeavor: volunteering at a local hospital to help other cancer patients through their treatments.

"My first instinct has always been to hurry up and get better soon and get back to work," she said, "and that's what I've been trying to do."

### Morrisella Middleton

Age: 61

Home: Baltimore, MD

Age grandchildren first received Social Security benefit(s): Shane, 3; Laquanna, 11

## Senator Al Franken

As a freshman in college, Senator Al Franken met his future wife Franni Bryson at a mixer. They hit it off immediately and talked for hours. Not long after, she told him the story of her upbringing. At just 17-months-old, Franni lost her father – a decorated veteran of WWII – in a car accident that left her mother widowed with five kids.

“Sometimes they didn't have enough food on the table; sometimes they'd turn off the heat,” Franken says. “They made it because of Pell Grants and Social Security survivor benefits. And my mother-in-law and every one of those five kids became a productive member of society.”<sup>14</sup>

**“Social Security provides a safety net for families torn apart by unspeakable tragedy and for those unable to earn a regular paycheck. It is vitally important that we preserve Social Security and give our children and grandchildren the same fighting chance we all had growing up.”**

Franni's story left an indelible mark on her husband and confirmed his belief in Social Security. In his book *The Truth (with Jokes)*, Franken wrote about how Franni's mom used Social Security to keep her family together:

“As soon as Bootsie [the youngest] started school, Franni's mom got a job working odd hours in the produce department at a nearby supermarket. Her paycheck, a very small veterans' widows' benefit, and survivors benefits from Social Security weren't always enough to keep the heat on during the Maine winters, or the telephone or the lights for that matter; but they did put food on the table.



Senator Al Franken with his wife Franni.  
Photo courtesy Senator Al Franken

(Though a terrific cook, my mother-in-law sometimes had to serve fried dough to feed her family). Neil went into the Coast Guard, and all the girls went to college. If it hadn't been for Social Security, I never would have met Franni in Boston my freshman year...<sup>15</sup>

Franken strongly believes that the government has a duty to provide for those in need through Social Security.

“Social Security provides a safety net for families torn apart by unspeakable tragedy and for those unable to earn a regular paycheck,” says Franken. “It is vitally important that we preserve Social Security and give our children and grandchildren the same fighting chance we all had growing up.”

### Senator Al Franken

Age: 60

Home: Minneapolis, Minnesota

Occupation: United States Senator

Age spouse first received Social Security benefit(s): Franni, 17 months

## Maureen Sullivan

Maureen Sullivan's father made education a high-priority for his family and held high expectations for Maureen and her older sister:

"My dad was an extremely intelligent and knowledgeable man," Maureen said. "He was a lifelong learner and he instilled a strong sense on the value of education in my sister and me."

Unfortunately, Maureen's father didn't get the chance to see his daughters graduate from college. He passed away when Maureen was 14. Thankfully, however, the Social Security survivor benefits that Maureen received helped to keep her family in their home and Maureen in the school she attended.

**"Money was very tight after my dad passed away. Getting the support from Social Security was extremely important: it allowed us to stay in our house and keep me in the school I was attending. I'm not sure I would have made it to college if we had to move and go to a different school."**

"I was a freshman in high school and my sister was a freshman in college at the time," Maureen said. "Emotionally, my dad's loss hit us really hard. We were hit hard financially as well. The majority of our income had come from my dad's salary. Social Security survivor benefits really helped us to pay the bills and have food on the table. We were grateful for the support."

"Things could have turned out much differently," Maureen said. "Money was very tight after my dad passed away. Getting the support from Social Security was extremely



Photo courtesy Maureen Sullivan

important--it allowed us to stay in our house and keep me in the school I was attending. I'm not sure I would have made it to college if we had to move and go to a different school."

Maureen graduated from her local high school, attended college, and is currently working on a graduate degree in school psychology from the University of Delaware. While the family faced financial struggles, she remains positive about her future.

"I'm sure my dad would have been very pleased that we both went to the schools we did and got our degrees," she said. "Our parents made huge sacrifices to make sure their children had good educations. Now we will be able to make good on those sacrifices by working hard and helping others."

### Maureen Sullivan

Age: 25

Home: Wilmington, DE

Occupation: student

Age first received Social Security benefit(s): 14

## George Arévalo

For his next birthday, George Arévalo has a simple plan to celebrate. "I'll be doing what I'm supposed to be doing – taking care of the children." With his wife Virginia, 77, George has cared for his three granddaughters, ages 6, 12, and 18, for the past three years. George and Virginia depend on Social Security benefits.

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

George was in his 70s when he was told his son and his daughter-in-law weren't going to be able to continue to take care of his grandchildren. The retired barber and his wife decided they would step in.

"I thought to myself, I'm not going to give them to Child Protective Services," he says. "I'm going to take care of them. And I did. They are happy right here in my home."

**"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."**

Virginia suffered a stroke one week after the children arrived. Since then, George acts as the primary caregiver for her and the children. He transports them to appointments, school, and activities. He pushed for the children



Photo courtesy KARE Family Center of Tucson, Arizona

to attend Catholic school, where they receive scholarships and make good grades. He opened his house to his son when he was released from prison last year. Through the challenges, George maintains a positive outlook. "Right now, we're doing our best," he says.

The future is hopeful for the Arévalo family. George's son recently bought a house two blocks away. George mortgaged his own house in order to help his son with the down payment. "I've never seen a guy so earnestly dedicated to improving himself," George says. "That's why I'm trying to help him. It's a family thing." But George will continue to care for his grandchildren. "The children come first," he says.

### George Arévalo

Age: 81

Home: Tucson, AZ

Occupation: retired

Age grandchildren first received Social Security benefit(s) as part of family income: Cordelia, 2; Augustina, 8; Arabella, 14

## Senator Lindsey Graham

For many working families, Social Security provides a much needed safety net against the tragedies of disability and death. Senator Lindsey Graham grew up in a family of modest means in Central, South Carolina.<sup>16</sup> The first member of his family to attend college, he joined the Reserve Officers Training Corps marking his entry into national service.

Several years into his studies, Graham's family faced a double tragedy. "When I was 21, my mom died," he said. "She was 52."<sup>17</sup> The following year at age 69, his father passed away unexpectedly from a heart attack.

As a college student, he and his thirteen-years-old sister depended on their recently deceased parents' Social Security benefits.<sup>18</sup> At the time of her parents' passing, Graham's sister Darlene moved in with an aunt and uncle who lived on modest wages from a textile mill.<sup>19</sup> Over the next ten years, Social Security survivor benefits helped feed, clothe, and educate Darlene while Graham completed college and law school. Once his law career got off the ground, Graham became her legal guardian.

During these tough times, Graham and his sister Darlene, learned how Social Security survivor benefits can help keep a family afloat. On many occasions, Graham has spoken of Social Security's value, saying it "made a world of difference to my family."<sup>20</sup>

"I know firsthand that we cannot let the system fail people who need it the most," he said.<sup>21</sup>



Photo: United States Senate official portrait

"I know firsthand that we cannot let the system fail people who need it the most. It [Social Security] has made a world of difference to my family."

### Senator Lindsey Graham

Age: 56

Home: Seneca, South Carolina

Occupation: United States Senator

Age he and his sister first received Social Security benefit(s) as part of family income: Darlene, 13; Lindsey, 21

## Harriet Moulton

With her two children grown, Harriet Moulton and her husband began to map out how they wanted to enjoy a little more space and time together. “We figured that we had a number of years to ourselves, to do things we’d like to do. We had two empty bedrooms – one was going to be his study, one was going to be for my art and sewing.”

But a phone call six years ago derailed their plan. Harriet heard her son’s voice on the other end of the line. “Come get Damian,” he said, “or he’s going to the state. I can’t take care of him.”

She responded without hesitation. “Hold on while I get an airplane ticket,” she said. “I’ll be right there.” Harriet, who was 44 at the time, bought a ticket to Colorado and came back with Damian, her three-month-old grandson.

**“It’s the difference between being in the house I own and being in a family shelter. There would be no way I could stay here without the assistance I get from Social Security.”**

For several years, Harriet and her husband, George, took care of Damian. Just before she and her husband completed the process of legally adopting Damian, George died in May 2010. The following October the adoption went through, but fortunately Damian remained eligible for survivor benefits.

“I’m really thankful we were able to adopt him,” Harriet said. “It allows him to be eligible for the survivor benefit and every penny counts.”

She transformed one of their previously empty rooms into Damian’s bedroom, and the other now houses the



Grandpa George with grandson Damian.  
Photo courtesy Harriet Moulton

breakables Harriet packed away once Damian started walking. “I thought at this age I’d be able to sleep late. Instead I’m chasing after a 6-year-old,” she says.

Although money remains tight, Harriet is committed to being the best mother to Damian that she can be. “He’s bubbly and fun-loving,” she says. She is sure Social Security enables her to provide Damian with a healthy and happy childhood. “If they made cuts, there would be a lot less grandparents raising their grandkids,” she says. “They just wouldn’t be able to afford it, and the kids would be forced to be in state foster care, which would be a real shame.”

More recently, Harriet needed medical treatment herself. Following a lung biopsy, she now receives a small disability payment each month as well. She is very direct about her need for the safety net Social Security provides. “It’s the difference between being in the house I own and being in a family shelter,” she said. “There would be no way I could stay here without the assistance I get from Social Security.”

### Harriet Moulton

Age: 51

Home: Portland, ME

Age when grandson first received Social Security benefit(s): Damian, 6



## Senator Tom Harkin

Senator Tom Harkin's father instilled a strong work ethic in his children from a young age. With only an eighth-grade education, Patrick Harkin worked in the Iowa coal mines until he saved enough money to buy a small farm. He always provided for his wife and six children, but when the Great Depression hit, they not only lost the farm but what was left of their savings, too. Then in 1950 when Patrick Harkin was about to turn 65-years-old, his wife, and the mother of future Senator Tom Harkin, passed away

"He had 3 kids under the age of 18. No savings. No retirement. Nothing but a broken body," Senator Harkin recalls of his early years. "If it hadn't been for Social Security, I don't know what would have happened to my family. How would we have stayed together?"

**"I don't have to read about Social Security in a book. I lived it. I saw what it did for my family."**

They received a \$45 payment every month for each of the kids still living at home. Senator Harkin says that money not only kept the family together, but it also made it possible for the children to remain in school. Equally important, Social Security allowed his father to maintain his dignity after a lifetime of hard-work.

Senator Harkin stands apart as one of the few members in the Senate that understands the importance of preserving America's safety net, both personally and professionally. He can spout statistics like the fact that eight out of 10 people who receive Social Security benefits, have only this regular payment to buy necessities like food,



Photo: United States Senate official portrait

clothing and shelter. But it's his personal experience with the program that keeps him fighting.

"I don't have to read about Social Security in a book. I lived it. I saw what it did for my family," Senator Harkin says. "The promise of Social Security is one that we must keep and one which we will continue to insist on for future generations."

He says millions of people are depending on America to keep that promise for the sake of their loved ones and to strengthen our communities.

"As long as this government continues, Social Security will continue," vows Senator Harkin. "Let's remember who we are talking about when it comes to protecting Social Security – our parents and grandparents, children and neighbors."

### Senator Tom Harkin

Age: 71

Home: Cumming, IA

Occupation: U.S. Senator

Age first received Social Security benefits: 11

# Bill Libro

As an eight-year-old, Bill Libro didn't know the role Social Security played in his life after his father died. His mother collected survivor benefits on behalf of Bill and his two sisters. Only when the survivor benefits played a key role in his ability to attend college, did the full impact of the program hit home for him.

"What eight-year-old knows about the checks that come in?" said Bill. "My dad served in the Pacific during World War II, so I think my mother also received some veteran's benefits as well. It only occurred to me later how important it was for Social Security to help us get by back then."

As a stay-at-home mom, Bill's mother spent most of her days doing chores on their family farm. They lived with Bill's grandparents, just outside of Hibbing, Minnesota. Bill recalls how living with his grandparents helped everyone.

**"The [Social Security] student benefit made a huge difference and helped me remain in college and get my degree."**

"Because we lived in a multigenerational household, it allowed us to extend the benefits my mom was receiving on our behalf," he said. "Our being there allowed my mom to put some of the money aside to help pay for college-related costs for me and my older sister."

Bill went to Bemidji State University in Minnesota, where he earned a Bachelor's degree in biology. In addition to doing farm chores, Bill worked construction jobs during summers while in high school and college. But, the money he made was never enough to cover his college tuition. Fortunately for Bill, while he was enrolled in college he also received a student benefit from Social Security that he used to help cover the cost of his classes. Others were not so fortunate. In 1981, Congress rescinded Social Security benefits for students enrolled in college.



Bill Libro with his mother Eva.  
Photo courtesy Bill Libro

"I saved up as much as I could each summer," he said. "The student benefit made a huge difference and helped me remain in college and get my degree." Now, Bill contributes back into Social Security himself as the Director for Federal Affairs for Minnesota Power.

Reflecting on his childhood, Bill is convinced Social Security played a crucial role in his upbringing.

"Our immediate family had no other sources of expendable income," he said. "Because we lived on the family farm, we didn't suffer like some others who were concerned with paying the rent or putting food on the table. But, we all worked hard and certainly scrimped on nearly everything else. Social Security benefits had a huge impact on our lives."

### Bill Libro

Age: 56

Home: Fort Washington, MD

Occupation: Director of Federal Affairs, Minnesota Power

Age first received Social Security benefit(s): 8

## Congresswoman Jan Schakowsky

As an advocate for families, Congresswoman Jan Schakowsky (D-IL) has been a steadfast defender of Social Security. She knows survivor benefits epitomize the role that Social Security plays as an insurance program for all generations.

In 2005, Schakowsky's son Ian lost his wife Fiona after a yearlong struggle with cancer. "People just loved Fiona," Schakowsky said. "She was just fun to be with and thoughtful . . . a fabulous mother and a friend to many." The children, Eve and William, who were very young at the time qualified for Social Security survivor benefits.

"Social Security is a program not often seen as a family support, but I can tell you that the benefits my grandchildren get are very helpful to my family," she said.

In 2010, Schakowsky was appointed to serve on President Obama's 18-member National Commission on Fiscal Responsibility and Reform. There, she joined other commission members in searching for solutions to the deficit and long-term solvency of Social Security. In her role on the committee, Schakowsky repeatedly championed the push to strengthen Social Security.

"Social Security is not in crisis," she said. "Its Trust Fund has a reserve of \$2.5 trillion, which will grow to \$4.3 trillion by the end of 2023. I believe that we need to make changes to Social Security to ensure it can pay full benefits and remain solvent over the next 75 years," she said. "With relatively small changes, we can ensure that Social Security will be able to pay full benefits through the rest of this century."

Congresswoman Schakowsky is dedicated to improving the program and ensuring that Social Security stays strong for today's recipients and future generations. "Social



Congresswoman Jan Schakowsky with her grandchildren.  
Photo courtesy Congresswoman Jan Schakowsky

**Social Security is a program not often seen as a family support, but I can tell you that the benefits my grandchildren get are very helpful to my family."**

Security is an insurance program funded and owned by American workers. Reducing benefits could plunge millions of middle class retirees into debt and put orphaned children at risk. I am committed to protecting Social Security because I wouldn't want to imagine what it would be like without it."

### Congresswoman Jan Schakowsky

Age: 67

Home: Evanston, IL

Occupation: United States Congresswoman

Age grandchildren first received Social Security benefit(s): William, 3; Eve, 5

## **Strengthen Social Security: Reinstating the Student Benefit**

**S**ocial Security plays a critical role in providing economic security and indispensable protections for families that lose a breadwinner's support because of death or disability. Current discussions about reforming Social Security in order to sustain the program for future generations should recognize that the best way to support our younger generations is to strengthen Social Security, not to cut it. One low-cost recommendation to strengthen the program and improve economic security for families is to reinstate the student benefit.

When Congress enacted the student benefit in 1965, it recognized the growing importance of a college education and extended Social Security child benefits until age 22 for children enrolled in college. The benefit acknowledged that most young adults enrolled in post-secondary education depend largely on their parents' income. Student benefits helped children enroll in college and complete their education. In 1981, Congress ended the benefit to address the short-term funding crisis of Social Security.<sup>22</sup>

As college costs climb rapidly, replacing lost parental support is even more important today. Restoring the Social Security student benefit would offer students whose parents are deceased and disabled the support they need to become the educated workforce our country's economy needs.



Photographer Arielle Easterling

# Reasons to Reinstate the Student Benefit

While the arguments used to terminate the student benefit continue to lose relevance, today's realities provide even stronger reasons to restore it. The growing importance of higher education coupled with its skyrocketing costs, provide a concrete case for using the student benefit to eliminate financial barriers to college for those who have lost parental support due to disability or death.

### Higher Education is More Important Than Ever

In today's labor market, higher education is far more important than it was when Congress terminated student benefits in 1981. Today, workers with a college degree earn 61 percent more over their lifetimes than high school graduates.<sup>23</sup>

### Higher Education Costs Outpace the Pell Grant

While the cost of higher education has almost doubled since 1979, financial aid is less adequate. In 1979, the average Pell Grant covered about one-fifth of the average cost of private institutions and 40 percent of the average costs of public institutions. Currently, the average Pell Grant covers less than ten percent of the costs of private institutions and 20 percent of public institutions. In their decision to remove the student benefit, Congress assumed the Pell Grant would provide enough support to those who would have previously received the student benefit. Despite Congress' recent and important additional investment in Pell Grants, the cost of education drastically outpaces the Pell Grant. As a result the Social Security student benefit is more imperative than ever.<sup>24</sup>

### Provides Assistance to Minority and Low Income Students

The Student Benefit is especially helpful to minority and low-income students. A 2003 study concluded that termination of student benefits brought a disproportionate drop in college attendance among black and low-income young adults because these students were more likely to have disabled or deceased parents.<sup>25</sup>

### The Student Benefit Cost is Modest

Providing student benefits for children of deceased and disabled workers is estimated to cost about .07 percent of taxable payroll over the 75-year actuarial horizon, or 3.5 percent of the entire projected shortfall. College students earn on average 61 percent more over their lifetimes than high school graduates.<sup>26</sup> Their potential increased earnings and payroll tax contributions could at least partially offset the modest cost of the program.

### Americans Support the Student Benefit

A national survey in July 2009 found that 78 percent of Americans supported extending benefits for children whose working parents have died or become disabled from the current cut off of 19 years to 22 years old, if the child is in college or vocational school.<sup>27</sup>

### Previous Student Benefit Concerns are No Longer Valid

Policymakers cited the lack of an inadequate verification structure for student benefits as a concern when deciding to end the program in 1983. However, this is no longer the case. The verification of student status could build on the existing infrastructure of the Free Application for Federal Student Aid (FAFSA), which conducts similar verification with institutions of higher education.<sup>28</sup>

In addition to restoring the student benefit, there are a variety of ways to improve the adequacy of Social Security for children and families, such as improving Supplemental Security Income (SSI) and exploring ways to change the family cap and grandchild benefit to better support non-traditional family structures such as grandfamilies. Generations United believes restoring the student benefit and other adequacy measures are imperative to all generations because increasing access to college is essential to our nation's growth and prosperity.<sup>29</sup>

## Endnotes

- 1 U.S. Social Security Administration. Office of Retirement Policy and Disability Policy. Fast Facts & Figures About Social Security, 2009. SSA Publication No. 13-11785. July 2009.
- 2 U.S. Census Bureau, American Community Survey, 2006-2008. Detailed Table B09006, Relationship To Householder For Children Under 18 Years In Households.
- 3 U.S. Social Security Administration. Survivors Benefits. SSA Publication No. 05-10084, August 2009,
- 4 U.S. Social Security Administration. Annual Statistical Supplement, 2009. Table 2.A22. Accessed February 23, 2011 at <http://www.ssa.gov/policy/docs/statcomps/supplement/2009/2a20-2a28.pdf>.
- 5 Kingson, Eric. Social Security: Financing Problem or Crisis? Reform or Restructure? PowerPoint presentation prepared for on-line distribution by the Council of Social Work Education-Gero Ed Center as curriculum supplement in social welfare policy courses. Accessed February 23, 2011 at <http://www.docstoc.com/docs/40718650/Social-Security-Financing-Problem-or-Crisis-Reform-or>.
- 6 U.S. Census Bureau, American Community Survey, 2005-2009. Detailed Table B09006, Relationship To Householder For Children Under 18 Years In Households.
- 7 Snyder, A.R., McLaughlin, D.K., Coleman, A.J. Grandparent-Headed Households with Children: Poverty and Intergenerational Income Sharing. Presented at the 2006 Population Association of America Annual Meeting in Los Angeles.
- 8 The total monthly benefits a family can receive are subject to family benefits caps. Refer to <http://www.socialsecurity.gov/OACT/COLA/familymax.html>.
- 9 Skiba, Katherine M. "At 34, Paul Ryan has made his mark in Congress," Milwaukee Journal Sentinel, April. 4, 2004.
- 10 *ibid.*
- 11 Schneider, Christian. "Rebel Without a Pause," WI Magazine, July 2010.
- 12 Gunn, Erik. "That Hair, Those Eyes, That Plan," Milwaukee Magazine, July 1, 2005.
- 13 *ibid.*
- 14 Levy, Ariel. "Don't Laugh; During the Bush years, satire was one of the Democrats' most potent weapons. But Al Franken's earnest – sometimes tearful – campaign for senator raises the question: Can politics and comedy co-exist?" New York Magazine, November 12, 2007.
- 15 Franken, Al. The Truth (with Jokes). New York: Penguin Books, 2005.
- 16 Meckler, Laura. "Senate newcomer takes lead on Social Security," Charleston Sunday Gazette-Mail, February 13, 2005.
- 17 Babington, Charles. "Graham Fills Social Security Void With a Plan Bound to Irk All Sides; GOP Senator Is a Surprise Leader On Thorny Issue," Washington Post, April 2, 2005.
- 18 Draper, Robert. "Lindsey Graham, This Year's Maverick," New York Times, July 1, 2010.
- 19 Babington, "Graham Fills Social Security Void..."
- 20 *ibid.*
- 21 Meckler, Laura. "Senate newcomer takes lead on Social Security," Charleston Sunday Gazette-Mail, February 13, 2005.
- 22 Gregory, Janice, Thomas N. Bethell, Virginia Reno and Benjamin Veghte. Strengthening Social Security for the Long Run. Washington, DC: National Academy of Social Insurance, 2010.
- 23 Hertel-Fernandez., Alexander. A New Deal for Young Adults: Social Security Benefits for Post-Secondary School Students. Washington, DC: National Academy of Social Insurance, 2010.
- 24 Gregory, et al., Strengthening Social Security for the Long Run.
- 25 *ibid.*
- 26 *ibid.*
- 27 *ibid.*
- 28 *ibid.*
- 29 *ibid.*

# Generations United Board of Directors

## CHAIR

William L. Minnix, Jr.  
President & CEO  
LeadingAge

## VICE CHAIR

Matthew E. Melmed  
Executive Director  
ZERO TO THREE

## SECRETARY

Michael S. Marcus  
Program Director  
The Harry and Jeanette Weinberg  
Foundation

## TREASURER

Christine James-Brown  
President & CEO  
Child Welfare League of America

## BOARD MEMBERS

MaryLee Allen  
Director, Child Welfare and  
Mental Health  
Children's Defense Fund

William H. Bentley  
President & CEO  
Voices for America's Children

Robert Dugger  
Managing Partner  
Hanover Investment Group

Jatrice Martel Gaiter  
Executive Vice President of  
External Affairs  
Volunteers of America

Karen Mathis  
President & CEO  
Big Brothers Big Sisters of America

Lawrence McAndrews  
President & CEO  
National Association of Children's  
Hospitals & Related Institutions

Larry Naake  
Executive Director  
National Association of Counties

Sandra Nathan  
Senior Vice President, Economic  
Security  
National Council on Aging

John Rother  
Executive Vice President of Policy  
and Strategy  
AARP

Marla Viorst  
Senior Vice President  
Wexler & Walker Public Policy  
Associates

Paul N. D. Thomell  
Vice President, Federal  
Government Affairs  
Citigroup, Inc.

Sandra Timmerman  
Director  
MetLife Mature Market Institute

## STRATEGIC ADVISORS

Robert Blancato  
President  
Matz, Blancato, & Associates

James Firman  
President & CEO  
National Council on Aging

Marc Freedman  
President  
Civic Ventures

Irv Katz  
President & CEO  
The National Human Services  
Assembly

Catherine Milton

Mary Ann Van Clief  
Vice President  
The Brookdale Foundation Group

Juan Williams  
Fox News Commentator

## STAFF

Donna M. Butts  
Executive Director

Ana Beltran  
Special Advisor  
National Center on Grandfamilies

Leah Bradley  
Project Specialist

Ken Bryson  
Special Advisor, Statistical  
Information

Mary Coombs  
Office Assistant

Jaia Peterson Lent  
Deputy Executive Director

Halina Manno  
Finance and Operations Manager

Roxana Martinez  
Program & Technology  
Coordinator

Melissa Ness  
Public Policy Coordinator

Eliseba Osore  
Project Assistant

Rich Robinson  
Press Secretary

Shelton Roulhac  
Public Policy Analyst

Sheri Steinig  
Special Projects Director

Thomas Taylor  
Special Advisor  
Seniors4Kids

Anne Tria Wise  
Intergenerational Engagement  
Manager



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

[www.gu.org](http://www.gu.org)