

## Column: Cutting SSI would only hurt children

By Susan L. Parish and James M. Perrin

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By Win McNamee., Getty Images

Families of the disabled protest possible cuts to federal aid on Capitol Hill.

When did it come to this? Are we a nation that balances our budget on the backs of children with severe disabilities and medical conditions? One that forces families to split up because they can't shoulder the costs of caring for their children with special needs? Given recent proposals to cut children's Supplemental Security Income (SSI), one of which the House has already passed, it seems we are.

SSI serves only low-income children with the most severe mental and physical impairments. Its medical and financial eligibility requirements are so strict that only 1.6% of children in the U.S., and fewer than 10% of kids with disabilities, receive SSI. In fact, the overwhelming majority of children who apply for SSI are denied.

Critics who point to SSI's modest growth ignore the fact that child poverty in this country has soared from 16% to nearly 22% in the past decade. Population growth and improved identification of childhood disabilities have also contributed. Yet, the share of poor children receiving SSI has remained constant at about 7.5%.

### **Heavy burden on families**

Another constant: Raising a child with disabilities causes major expenses for families and keeps many caretakers from having gainful employment. For low-income families who are already struggling, shouldering the costs of raising a child with disabilities can be financially devastating. Medicaid and most private insurers offer limited or no coverage for many services that children with disabilities need. Many plans do not cover therapies to help children function in their families, communities and schools. Many plans also fail to cover adaptive equipment and devices to help with communication, mobility, breathing, movement and other necessary functions.

Research shows that families with a disabled child are more likely to run out of food or skip meals; have their phone service shut off; postpone needed medical care; lack money for rent; and move in

with others to prevent homelessness. More than 70% of low-income families caring for children with disabilities report facing severe material hardships such as these.

What's more, families caring for children with disabilities often find it nearly impossible for both parents to work, and thus to provide the income needed to meet their child's basic as well as special needs. Single-parent families have an especially hard time. Every time a parent misses work to care for a child with special needs, the household suffers lost income. Call in sick enough, and a parent risks losing her job altogether.

### **A modest monthly benefit**

While the benefit amount is modest — families receive just \$593 per month, on average — SSI is a lifeline for families caring for children with severe physical or mental disabilities. It helps to replace lost parental income and can blunt the otherwise crushing expense of out-of-pocket disability-related costs.

Most important, SSI enables families to stay together, helping them avoid giving up their children with special needs to more expensive and less effective institutional care.

Before our leaders in Congress consider cutting SSI for children with disabilities, lawmakers need to consider the effect on low-income, struggling families raising children with disabilities. Research suggests that SSI does a lot of good for these children and families — and that, if anything, improvements in benefits and supports are needed, not draconian cuts.

Congress should look for ways to support our nation's most vulnerable children and families, instead of painting a target on their backs in the name of deficit reduction.

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