

STRENGTHEN SOCIAL SECURITY

...don't cut it.

Coronavirus FAQs

Q: Will Social Security benefits continue to be paid despite the pandemic?

A: Absolutely! People who are currently receiving benefits [will continue to receive](#) them without any interruption. They will also receive a cost of living adjustment next January, as usual. While Social Security field offices are currently closed to the public because of the pandemic, work continues. If you want to apply for benefits or have questions, you can still conduct that work, although for now over the telephone or over the internet.

You may call the Social Security Administration's national toll-free line at 1-800-772-1213 (TTY 1-800-325-0778) or call directly to your local field office. Normally, your local field office number is not public. However, during the current extraordinary circumstances, your local office's phone number is available by going to [this locator and typing in your zip code](#). In addition, you may be able to use [Social Security's online services](#).

Q: Won't Social Security be a casualty of the economic crash caused by the worldwide pandemic?

A: No. Fortunately, Social Security is built to withstand these kinds of unpredictable events. Indeed, Social Security is a solution in times of national emergencies. [After the terrorist attacks](#) of September 11, virtually every child who lost a parent that day received Social Security benefits, as did the surviving spouses and those disabled during the attacks, and their families. The same story unfolded in the [aftermath of Hurricane Katrina](#). Emergency, on-the-spot payments were provided to tens of thousands of Americans who were driven from their homes and could no longer access their banks.

For just those emergencies, as well as the current disaster, Social Security is structured to have emergency procedures and a reserve fund, currently valued at \$2.9 trillion, so that benefits will continue to be paid on time and in full, without interruption. That reserve is large enough to ensure sufficient revenue to continue to pay benefits into the 2030s, no matter how long our current situation lasts.

When looking at the long-term, at the next three-quarters of a century and beyond, the pandemic will be absorbed, as the Great Recession was. According to the 2020 Trustees Report, Social Security not only can pay all benefits in full and on time until 2035, it is 91 percent funded for the next quarter century, 85 percent for the next half century, and 82 percent for the next three quarters of a century. Even in a worst case scenario where the economy continues to crater and one out of four workers find themselves unemployed for the next twelve months, the only change will be that, instead of being able to pay all benefits in full and on time until 2035, Social Security will pay all benefits in full and on time until 2034.

While the 2030s are still more than a decade away, Congress should do its job and enact one of the many proposals to expand Social Security's modest benefits while ensuring that the wealthy pay their fair share. If Congress does that, Social Security will be able to pay all benefits, including larger benefits, in full and on time for the foreseeable future.

Q: If the pandemic results in a lower birthrate, will that hurt Social Security? What about the unemployment the pandemic is causing?

A: None of these factors will cause interruptions in benefits nor cause Social Security to be unaffordable. Unemployment and increased claims for disability and survivor benefits that may arise from the pandemic, as well as a pandemic-caused drop (or rise) in the birth rate are all likely to be temporary. These are just a few of dozens of factors that influence Social Security's income and outgo. Others include immigration rates, productivity, and labor force participation.

While declining birth rates could result in fewer American-born workers joining the work force twenty or twenty-five years from now, the labor force shortfall can be easily solved with increased immigration. Indeed, today, immigrants [increase Social Security's revenue](#) by billions of dollars. Moreover, as workers in the future [become more productive](#), thanks to continuing technological advances, each worker contributes more. Both higher labor force participation rates and more productive workers with higher earnings produce more revenue for Social Security.

The bottom line is that an expanded Social Security is fully affordable. At the end of the 21st century, Social Security will constitute [5.86 percent of GDP](#). To put that percentage into perspective, that is a considerably lower percentage [than Germany, Austria, France, and most other industrialized](#) countries spend on their counterpart programs *today*.

To put it into further perspective, Social Security will cost at the end of the 21st century about one percent of GDP more than it costs today. In contrast, in 2004, less than three years after the 9/11 terrorist attack, military spending as a result of the Iraq and Afghanistan wars [increased](#) by 1.1 percent of GDP—and that increase was the result of a surprise attack, with no advance warning. As another example, spending on public education nationwide [went up 2.8 percent](#) of GDP between 1950 and 1975, when the baby boom generation showed up as schoolchildren, without much advance warning.

Q: Do Social Security beneficiaries have to do anything to get the \$1,200 emergency payments provided by the *CARES Act* legislation and any future coronavirus relief payments Congress may enact?

A: A qualified no. There is confusion because at first the Trump Administration announced that Social Security beneficiaries who do not file federal income tax returns would have to file a form to get the payments. Letters sent immediately by Congress, as well as by our organization and others, to the Secretary of the Treasury and the Social Security Administration did the trick.

Thanks to the pressure from outside and the hard work of career civil servants, the decision was reversed.

The “no” is qualified, because while the \$1,200 payments will be received automatically, the Trump Administration is [needlessly requiring](#) Social Security beneficiaries who have dependent children under age 17 and who didn’t file taxes in 2018 or 2019 to file a form to get the \$500/per child payments. Social Security Works is fighting to make these payments automatic, as well.

Q: How can Social Security help people ride out the pandemic?

The presumptive Democratic nominee for President, former Vice President Joe Biden, has endorsed [a plan](#) from Senators Elizabeth Warren (D-MA) and Ron Wyden (D-OR) that would provide all Social Security beneficiaries with an extra \$200/month during the coronavirus health crisis. Increasing Social Security’s modest benefits would provide much-needed support for those most at risk to the pandemic — seniors and people with disabilities.

Moreover, Americans who die as a result of the pandemic may have survivors who can claim the Social Security benefits their loved ones earned for them. Those who don’t die but become so disabled that they no longer can work, and their families, can claim Social Security’s disability benefits.

Q: Are there ways Social Security could be expanded so we are better prepared when the next crisis hits?

The current pandemic is shining a spotlight on gaps in the economic security of America’s working families. It is illuminating the pressing need for additional benefits, including paid sick leave and paid family leave. These are benefits that were contemplated when Social Security was created and are consistent with Social Security’s mission of insuring wages against loss. This includes not only old age, disability, and death, but also short-term illness and the need for family care.

The pandemic is also illuminating the pressing need for universal, guaranteed health insurance. Medicare for seniors and people with disabilities was supposed to be a first step toward Medicare for all. Medicare should be improved and expanded, along with increasing Social Security’s modest but vital benefits and adding paid sick leave and paid family leave.