

Benefits for Children



About 4.3 million children receive benefits from the nearly \$2.6 billion Social Security distributes each month because one or both of their parents are disabled, retired, or deceased. Those dollars help to provide the necessities of life for family members and help make it possible for those children to complete high school. When a parent becomes disabled or dies, Social Security benefits help stabilize the family's financial future.

NOTE: *Disabled children whose parents have little income or resources may be eligible for Supplemental Security Income benefits. Read the publication, Benefits for Children With Disabilities (Publication No. 05-10026).*

Who can get child's benefits?

Your child can get benefits if they're your biological child, adopted child, or dependent stepchild. (Sometimes, your child could also be eligible for benefits on their grandparents' earnings.)

To get benefits, a child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older and disabled. (The disability must have started before age 22.)

What you'll need when you apply for child's benefits

When you apply for benefits for your child, you'll need the child's birth certificate and the parent's and child's Social Security numbers. Depending on the type of benefit involved, other documents may be required. For example, if you're applying for survivors benefits for the child, you'll need to furnish proof of the

parent's death. If you're applying for benefits for a disabled child, you'll need to furnish medical evidence to prove the child's disability. The Social Security representative who sees you will tell you what other documents you'll need.

Benefits can continue at age 18

Benefits stop when your child reaches age 18 unless your child is a student or disabled.

If your child is a student

Three months before your child's 18th birthday, we'll send a notice to you letting you know that benefits will end when your child turns 18. Benefits don't end if your child is a full-time student at a secondary (or elementary) school. If your child is younger than 19 and still attending a secondary or elementary school, they must notify us. They must complete a statement of attendance certified by a school official. The benefits will then usually continue until your child graduates, or until two months after reaching age 19, whichever comes first.

If your child is disabled

Benefits will continue at age 18 to a child who's disabled. Childhood disability benefits are also payable after reaching age 18, if the disability began before age 22.

If you take care of a child

If you're receiving benefits because you have a child in your care, the date your benefits stop can be different than the child's.

If the child isn't disabled, your benefits will end when he or she turns 16.

If the child is disabled, your benefits can continue if you exercise parental control and responsibility for a mentally disabled child. Your benefits can also continue if you perform personal services for a child who's physically disabled. Before the child reaches 16, we'll send a notice to you describing the conditions under which your benefits can continue.

How much can a family get?

Within a family, a child can receive up to half of the parent's full retirement or disability benefit. If a child receives survivors benefits, they can get up to 75 percent of the deceased parent's basic Social Security benefit. There is a limit, however, to the amount of money that we can pay to a family. The family maximum payment is determined as part of every Social Security benefit computation. It can be from 150 to 180 percent of the parent's full benefit amount. If the total amount payable to all family members exceeds this limit, we reduce each person's benefit proportionately (except the parent's) until the total equals the maximum allowable amount.

Contacting Social Security

Visit www.socialsecurity.gov anytime to apply for benefits, open a **my Social Security** account, find publications, and get answers to frequently asked questions. Or, call us toll-free at **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We can answer case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call after Tuesday. We treat all calls confidentially. We also want to make sure you receive accurate and courteous service, so a second Social Security representative monitors some telephone calls. We can provide general information by automated phone service 24 hours a day. And, remember, our website, www.socialsecurity.gov, is available to you anytime and anywhere!

