

# Benefits For Children



About 4.4 million children receive approximately \$2.5 billion 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 to make it possible for those children to complete high school. When a parent becomes disabled or dies, Social Security benefits help to stabilize the family's financial future.

**NOTE:** *Disabled children whose parents have little income or resources may be eligible for Supplemental Security Income benefits. Contact us to get a copy of the publication, Benefits For Children With Disabilities (Publication No. 05-10026).*

## Who can get child's benefits?

Your child can get benefits if he or she is your biological child, adopted child or dependent stepchild. (In some cases, your child also could be eligible for benefits on his or her grandparents' earnings.)

To get benefits, a child must have:

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

The child also must 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 will need when you apply for child's benefits

When you apply for benefits for your child, you will 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 are applying for survivors

benefits for the child, you will need to furnish proof of the parent's death. If you are applying for benefits for a disabled child, you will need to furnish medical evidence to prove the disability. The Social Security representative who sees you will tell you what other documents you will 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 will send you a notice that benefits will end at age 18 unless 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, he or she must notify us by completing a statement of attendance that has been certified by a school official. The benefits then will usually continue until he or she 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 is disabled. Childhood disability benefits are also payable after attainment of age 18, if the disability began before age 22.

## If you take care of a child

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

If the child is not disabled, your benefits will end when he or she turns 16.

If the child is disabled, your benefits may continue if you exercise parental control and responsibility for a mentally disabled child or perform personal services for a child who is physically disabled. Before the child reaches 16, we will send you a notice describing the conditions under which your benefits may continue.

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## How much can a family get?

Within a family, a child may receive up to one-half of the parent's full retirement or disability benefit, or 75 percent of the deceased parent's basic Social Security benefit. However, there is a limit to the amount of money that can be paid to a family. The family maximum payment is determined as part of every Social Security benefit computation and 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, each person's benefit is reduced proportionately (except the parent's) until the total equals the maximum allowable amount.

## Contacting Social Security

For more information and to find copies of our publications, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.