

D

Provisions Affecting Family Member Benefits

These provisions modify the specific benefit amounts received by widow(er)s, spouses, and/or children based on a worker's Social Security account. For each provision, we provide an estimate of the financial effect on the OASDI program over the long-range period (the next 75 years) and for the 75th year. We base all estimates on the intermediate assumptions described in the 2025 Trustees Report.

Category D: Family Members (2025 Trustees Report intermediate assumptions)

Current law shortfall in long-range actuarial balance is 3.82 percent of payroll and in annual balance for the 75th year is 4.84 percent of payroll.

Description of proposed provisions	Change from current law (percent of payroll)		Shortfall eliminated	
	Long-range actuarial balance	Annual balance in 75th year	Long-range actuarial balance	Annual balance in 75th year
D1 Beginning in 2026, continue benefits for children of disabled or deceased workers until age 22 if the child is in high school, college or vocational school.	-0.05	-0.05	-1%	-1%
D2 The current spouse benefit is based on 50 percent of the PIA of the other spouse. Reduce this percent each year by 1 percentage point beginning with newly eligible spouses in 2026, until the percent reaches 33 in 2042.	0.09	0.13	2%	3%
D3 Allow divorced aged spouses and divorced surviving spouses married 5 to 9 years to get benefits based on the former spouse's account. Divorced aged and surviving spouses would receive 50% of the applicable current-law PIA percentage if married 5 years, 60% of the applicable PIA percentage if married 6 years, ..., 90% of the applicable PIA percentage if married 9 years. This benefit would be available to divorced spouses on the rolls at the beginning of 2027 and those becoming eligible after 2026.	-0.02	-0.01	-0%	-0%
D4 Establish an alternative benefit for a surviving spouse. For the surviving spouse, the alternative benefit would equal 75 percent of the sum of the survivor's own worker benefit and the deceased worker's PIA (including any actuarial reductions or delayed retirement credits). If the deceased worker died before becoming entitled, use the age 62 actuarial reduction if deceased before age 62, or the applicable actuarial reduction/DRC for entitlement at the age of death if deceased after 62. The alternative benefit would not exceed the PIA of a hypothetical earner who earns the SSA average wage index (AWI) every year, and who becomes eligible for retired-worker benefits in the same year in which the deceased worker became entitled to worker benefits or died (if before entitlement). The alternative benefit would be paid only if more than the current-law benefit. This benefit would be available to surviving spouses on the rolls at the beginning of 2027 and those becoming eligible after 2026.	-0.11	-0.11	-3%	-2%
D5 Limit the spousal benefit to that received by the spouse of the 75th percentile career-average worker, beginning with retired workers newly eligible in 2032. For future cohorts, this limit would be indexed for inflation annually using chain weighted CPI-U. The provision affects divorced spouses and young spouses (retired workers) but not spouses of disabled workers.	0.07	0.15	2%	3%
D6 For spouses and children of retired and disabled workers becoming newly eligible beginning in 2032 and phased in for 2032 through 2041, limit their auxiliary benefit to one-half of the PIA for a hypothetical worker with earnings equal to the national average wage index (AWI) each year.	0.06	0.09	2%	2%
D7 Beginning in January 2028, require full time school enrollment as a condition of eligibility for child benefits at age 15 up to 18.	0.01	0.01	0%	0%
D8 Beginning in 2026, continue benefits for children of disabled, retired, or deceased workers until age 26 if the child is in high school, college or vocational school.	-0.07	-0.07	-2%	-1%

Category D: Family Members (continued)

*Current law shortfall in long-range actuarial balance is **3.82** percent of payroll and in annual balance for the 75th year is **4.84** percent of payroll.*

Description of proposed provisions	Change from current law (percent of payroll)		Shortfall eliminated	
	Long-range actuarial balance	Annual balance in 75th year	Long-range actuarial balance	Annual balance in 75th year
D9 Provide for pro-rata benefit payment for the month of death of a beneficiary, rather than no payment for month of death. For situations where an auxiliary beneficiary is changed from one type of benefit to another upon the death of the worker, benefits for the month of the worker's death would be determined on a pro-rata basis. This provision would apply for deaths in 2026 or later.	-0.03	-0.03	-1%	-1%
D10 End child benefits for children of retirees and the associated caregiver (father or mother) benefit prospectively beginning in January 2028. The benefit would continue for disabled children, adopted children, and grandchildren.	0.03	0.04	1%	1%
D11 Reduce the dependent spouse benefit by 5 percentage points per year beginning on January 1, 2028, so that it is completely eliminated by 2037. In addition, completely eliminate the dependent spouse benefit on January 1, 2031 for any dependent spouse of a spouse in the top quartile of career average earnings (AIME).	0.17	0.22	4%	5%
D12 Provide benefits for children who are in the custody of a grandparent or other eligible relative for at least 12 months and are receiving at least one-half of their financial support from the relative. Effective for all eligible children with benefit entitlement beginning on January 1, 2028.	-0.06	-0.07	-2%	-1%
D13 Eliminate the requirement that a disabled adult child (DAC) beneficiary be unmarried for starting or restoring receipt of benefits and remove marriage as a terminating event for existing DAC beneficiaries, effective in 2028.	-0.01	-0.01	-0%	-0%