



# Benefits for Children

In 2017, we distributed an average of \$2.6 billion each month to benefit about 4.2 million children 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 unmarried child can get benefits if they're:

- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older with a disability that began before age 22.

Under certain circumstances, we can also pay benefits to a stepchild, grandchild, step-grandchild, or adopted child.

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.

## 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 may 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 they turn 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

The most convenient way to contact us anytime, anywhere is to visit [www.socialsecurity.gov](http://www.socialsecurity.gov). There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today  
and tomorrow

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