Benefits for Children

Each month Social Security pays benefits to millions of children whose parents (one or both) are retired, deceased, or have a disability. These benefits provide necessities for eligible family members and help make it possible for those children to complete school. When a parent develops a disability or dies, Social Security benefits help stabilize the family's financial future.

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

Who can get child's benefits?

To get benefits, a child must have either:

- A parent who is retired or has a disability and is entitled to Social Security benefits.
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

Your unmarried child can get benefits if they are:

- Younger than age 18.
- Between ages 18 and 19 and a full-time student at an elementary or secondary school (grade 12 or below).
- Age 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.

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

When you apply for benefits for your child, you'll need the child's birth certificate or other proof of birth or adoption. You'll also need 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 provide proof of the parent's death. If you're applying for benefits for a child with a disability, you'll need to provide medical evidence to prove the child's disability. The Social Security representative helping with your application will tell you what other documents you may need.

Benefits can continue at age 18

Benefits stop when your child reaches age 18 unless that child is a student or has a disability.

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 an elementary or secondary school (grade 12 or below). If your child is younger than age 19 and still attending an elementary or secondary school, it is important to follow the instructions in the notice so benefits continue. They must complete a statement of attendance certified by a school official. The benefits will usually continue until your child graduates or until 2 months after they reach age 19, whichever comes first.

If your child has a disability

Childhood disability benefits are payable beyond 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 stop may be different than your child's.

If the child does not have a disability, your benefits will stop when they turn 16.

If the child has a qualifying disability, your benefits can continue if you exercise parental control and responsibility for your child. Your benefits can also continue if you perform personal services for a child who has a physical disability. Before the child reaches age 16, we will send you a notice 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 benefits. If a child receives survivors benefits, they can get up to 75% of the deceased parent's basic Social Security benefit. There is a limit, however, to the amount of money we can pay to a family. The maximum family payment is determined as part of every Social Security benefit computation. It can be from 150% to 180% 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 until the total equals the maximum allowable amount. We do not reduce the parent's benefit amount because it's not part of the maximum allowable amount.

Contacting Us

The most convenient way to do business with us is to visit ***www.ssa.gov*** to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal my Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit ***www.ssa.gov/foreign*** to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, 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. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



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