



Benefits for Children

During 2020, we paid an average of \$2.8 billion of monthly benefits to four million children because one or both of their parents are disabled, retired, or deceased. These benefits provide necessities 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 are:

- Younger than age 18.
- Between ages 18 and 19 and a full-time high school student.
- 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.

To get benefits, a child must have either:

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

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 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 age 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 usually continue until your child graduates or until two months after reaching age 19, whichever comes first.

If your child is disabled

For a child with a disability, childhood disability benefits are also 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 the child's.

If the child is not disabled, your benefits will end when they turn 16.

If the child is mentally disabled, your benefits can continue if you exercise parental control and responsibility for that mentally disabled child. Your benefits can also continue if you perform personal services for a child who is physically disabled. Before the child reaches age 16, we will 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 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 family maximum 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 (except the parent's) until the total equals the maximum allowable amount.

Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit www.ssa.gov. There are several things you can do online: apply for benefits; 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, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates).

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.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10085
June 2021 (Recycle prior editions)
Benefits for Children

Produced and published at U.S. taxpayer expense