

Children's Benefits Under Social Security

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When a worker (one who has paid into Social Security through F.I.C.A. payroll taxes) starts to collect either Social Security retirement or disability benefits, there are often children that are dependent up on the worker for their care. These children can become eligible to receive additional money from Social Security as children of a worker receiving benefits. Children of a widow or widower who receives benefits under their spouse's Social Security benefits may also be eligible for benefits.

In addition, children who are disabled or adult children who became disabled as children, may also be eligible for Supplemental Security Income (SSI) benefits on their own.

Social Security pays children's benefits to the natural, adopted or stepchild of a retired, disabled or deceased worker under Social Security Retirement, Social Security Disability Insurance (SSDI) or Survivor's Benefits.

Which Children Can Qualify for Benefits?

Benefits under Social Security Retirement, Social Security Disability Insurance (SSDI)* or Survivor's Benefits can be paid to a retired, disabled or deceased worker's child.

Note that the five-month waiting period generally applied to SSDI recipients is waived for children filing for benefits on their parent's earnings record.

Children are eligible to receive benefits, provided they are the natural child, adopted child, stepchild or dependent grandchild, (See definitions below) if:

- They are unmarried; AND
- They are under 18; OR
- They are 18 or 19 attending school full-time in an elementary or secondary school; OR
- They are disabled and became disabled before age 22. (Some people continue to receive "children's" benefits into their adult years, as long as they remain disabled.)

Adopted, Stepchildren, Grandchildren, Children of Divorced Parents

For Social Security purposes, the definitions of eligible adopted children, step children, grandchildren, and children of divorced parents are:

- Adopted children are eligible for Social Security benefits *including* those children adopted after the recipient has already started receiving benefits.

- Stepchildren are eligible for Social Security benefits provided they are dependent upon the step-parent/recipient of Social Security and the step-relationship has existed for at least twelve months prior to applying for benefits. Also the child must depend on the stepparent for at least one-half of her financial support and maintenance. If the parent and stepparent divorce, the stepchild's benefits will end the month following the month in which the divorce is final.
- Grandchildren may be eligible for benefits provided they meet several conditions:
 - Benefits are not payable on the work record of a parent.
 - Generally, the biological parents of the child must be deceased or disabled, or the grandchild must be legally adopted by the grandparent.
 - The grandchild must have begun living with the grandparent before age 18 and received at least one half of his or her support from the grandparent for the year before the month the grandparent became entitled to retirement or disability insurance benefits.
 - If the grandchild was born during the one-year period, the grandparent must have lived with and provided at least one-half of the child's support for substantially all of the period from the date of birth to the month the grandparent became entitled to benefits; and
 - The natural parent(s) of the child must not be making regular contributions to his or her support.
 - The grandchild may qualify for benefits under these circumstances, even if he or she is a step-grandchild. However, if the grandparents are already receiving benefits at the time they acquire the child, they would need to adopt the child before she can qualify for benefits.

Children of divorced parents are still eligible for benefits regardless of whether the child lives with the parent receiving Social Security benefits or the parents remarry. Children whose parents are unmarried also are eligible for benefits under certain circumstances.

Amount of Benefits

For SSI benefits, the child is eligible for the regular benefit which may vary since some states add an additional benefit to the federal SSI amount. In 2009, the federal payment for SSI is \$674 per month.

For other programs, which are based on a parent's eligibility for benefits, the amount of a child's benefit depends on the worker parent's average lifetime earnings. The higher the earnings, the higher the benefits will be. Each child will receive a benefit of up to one-half of the worker's full retirement or disability benefit.

If the benefit is based on a survivor's claim, the rate can be as high as 75 percent of the worker's Social Security payment. However, there is a limit to the amount of money that can be paid to a family. If the total benefits due would exceed this limit, each person's benefit will be reduced proportionately.

Maximum Family Benefits

Regardless of under which program benefits are paid, there is a limit to the amount of money that can be paid to a worker and his family members each month. The limit varies according to a very complicated formula, but is generally equal to about 150 to 180 percent of the deceased's benefit rate, or usually enough to provide benefits to a spouse and two children without reduction. If the sum of the benefits payable to the family members is greater than this limit, the benefits will be reduced proportionately.

Special One-Time Death Benefit

If there is no widow(er), child(ren) of a deceased worker are eligible for a one-time death benefit of a total for all children of \$255.

The child must have been entitled to or eligible for benefits on the deceased's earnings record for the month the worker died. In the case of several children, each one is eligible for an equal share of the lump sum. If one or more of the children choose not to apply, those children who do apply may be paid only their proportionate share of the lump sum. The unpaid balance will remain unpaid unless those children who originally chose not to apply later decide to do so.

How to Apply

To apply for benefits for a child, you will need the child's birth certificate and the retired, disabled, or deceased worker's Social Security number.

Other documents may be required, depending on the type of benefit. See the section at this site on the particular Social Security benefit to learn more about the application process.

http://www.hcvadvocate.org/hepatitis/living_w_hepatitis_C.asp

To get more information about children's benefits, contact Social Security. Call 1-800-772-1213 toll free business days between 7 a.m. and 7 p.m. or stop by any Social Security office.

<http://www.ssa.gov/kids/> is a site for children at Social Security. In addition to having pages of interest to children, there is a lot of information about children's benefits directed at parents and teachers.