

The Benefits of Social Security for Children

Type of Benefits	Description	Eligibility	Common Example	Average Monthly Benefit	# of Child Beneficiaries	Total Annual Payment ¹
Survivors Benefits	Serves vulnerable children who have lost a parent or grandparent caregiver.	Unmarried children younger than 18 (or up to 19 if they are attending elementary or secondary schools full time). Benefits may be payable to biological or adopted children, step children, grandchildren, or step grandchildren if certain conditions are met. ² Within a family, a child may receive up to 75 percent of the deceased parent's or grandparent caregiver's basic Social Security benefits.	A child tragically loses a parent when he is 14. The child receives 75% of his parent's retirement benefits until age 18 (or 19 if still enrolled in secondary school). The support allows him to remain enrolled in high school and afford basic needs like food and clothing.	\$750	About 1.4 million children younger than 19 received survivors benefits in May 2010.	\$12.4 billion
Retirement Benefits	Serves children whose parents or grandparent caregivers are retired.	It is the same as the eligibility for survivors benefits. Within a family, a child may receive up to one-half of the parent's or grandparent caregivers full retirement benefits.	A child is being raised by her grandmother. The grandmother retires at the age of 65 and starts to collect benefits for herself and an additional benefit for the grandchild. The grandchild's benefit, in addition to the grandmother's own retirement benefits, allows the grandmother to retire while continuing to earn a portion of her working wages, which are critical to her ability to care for her grandchild.	\$567	Approximately 342,000 children under age 19 received retirement benefits in May 2010.	\$2.3 billion
Disability Benefits	Serves children of disabled parent or grandparent caregiver workers.	It is the same as the eligibility of survivor and retirement benefits. Within a family, a child may receive up to one-half of the parent's or grandparent caregiver's full disability benefits.	A child's parent or grandparent caregiver becomes disabled. The child receives up to 50 percent of the caregiver's disability benefits. The support allows the family to continue to provide for their children, despite the lost wages from the disability.	\$312	More than 1.7 million children under age 19 received disability benefits in May 2010.	\$6.5 billion
Adult Disabled Children Benefits	Serves adults disabled before the age of 22.	Disabled unmarried adult children who become disabled before age 22 and are the dependents of the retired, deceased, or disabled workers.	A child disabled at age 8 loses a parent after she turns 18. She can then collect survivors benefits in adulthood as long as she remains disabled and unmarried. ³	\$670	About 932,000 disabled adult children received benefits in May 2010.	\$7.1 billion
Supplemental Security Income (SSI)	Serves children who have significant disabilities and live in families with very low incomes.	Unmarried children younger than 18 (or up to 22 who are students attending school regularly), who meet Social Security's definition of disability for children, and whose family's income and resources fall within the eligibility limits (In general, the monthly income limit for a one-parent family is between \$1,388 and \$2,821 and for a two-parents family is between \$1,725 and \$3,495).	A child who is blind or disabled lives in a family with very limited income and resources and meets the requirements to qualify for SSI. SSI's support helps the family meet the child's special needs.	\$494	Nearly 1.2 million children younger than 18 who are blind or disabled received federally administered SSI payments in December 2008.	\$3.4 billion

¹ Projected for 2010 based on May payments.

² Generally, in order for grandchildren to receive the benefit, both the child's parents have to be either deceased or disabled, unless the grandparents legally adopted the grandchild. In addition, there are certain conditions for grandchildren to qualify. Refer to <http://www.ssa.gov/kids/parent5.htm>

³ Certain exceptions apply, for instance if they were to marry another disabled adult child.

For more information on Social Security, visit www.gu.org/socialsecurity.asp.

