



Social Security Benefits for Surviving Children

Any surviving child of a deceased eligible worker may qualify for Social Security benefits. The surviving guardian will need to go through the following steps to start the process to see if the child/children qualify and what amount they will possibly receive.

Who is eligible:

- Children under the age of 18 (up to 19 if a full-time student in elementary or secondary school) may be eligible to receive monthly social security benefits based on the deceased parents' social security benefits. A surviving spouse may also be eligible for benefits as well. Additionally, there may be a one-time lump sum amount that is available.
- If the deceased is the biological parent but not listed on the child's birth certificate, the child **may** still be able to receive death benefits. Please discuss this with a representative at your local Social Security Administration office.

The documentation you may need to provide the Social Security Administration includes:

- The child's birth certificate or other proof of birth or adoption.
- Proof of the worker's marriage to the child's natural or adoptive parent if the child is the worker's stepchild.
- Proof of the child's U.S. citizenship or lawful alien status if the child was born in the United States.
- W-2 form(s) and/or self-employment tax returns if the child had earnings last year.
- If the worker is deceased, proof of the worker's death and U.S. military discharge paper(s).

To apply for benefits:

You will need to call the Social Security Administration toll-free number at 1-800-772-1213 to make an appointment or visit your local Social Security Administration office. No appointment is required; however, you can call ahead to make an appointment, which may reduce your wait time.

You can find your local Social Security Administration offices: <https://secure.ssa.gov/ICON/main.jsp>

If you have rejections or problems applying for benefits from the Social Security office, your questions can also be directed to the U.S. House of Representatives or Senate delegates. The U.S. Capitol switchboard number is 202-224-3121.

FAQs:

- 1. Are these benefits taxable?** The survivor benefit is not taxable if they are the child's only income. Parents/guardians are not responsible for taxes on this income.
- 2. Is there a time limit to apply?** The application for benefits must be made within two years of the parent's death. The benefit, if approved, will be retroactive to the date of the death.
- 3. Does each child get a separate benefit?** Yes, each child applied for can receive a separate benefit, which will continue through the age of 18 (or 19 if the child is still enrolled in high school).
- 4. Does the SSA benefit count as household income?** Yes, the benefit counts towards household income for some needs-based programs, including subsidized housing. Ask the programs you are enrolled in for about how the benefit may affect you before applying for the SSA benefit.

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