

Recently, [this SSA blog post](#) about child survivor benefits has been taken down. Here is a copy of the original post.

<https://blog.ssa.gov/social-security-pays-benefits-to-children-after-the-death-of-a-parent/>

[Equity](#), [General](#), [Survivors](#)

Social Security Pays Benefits to Children After the Death of a Parent

June 20, 2024 • By [Kathleen Romig, Office of the Commissioner](#)

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When many people think of Social Security, retirement springs to mind. But did you know that about 2.7 million children receive Social Security? More than half of these children get benefits after the death of a parent who worked and paid Social Security taxes.

In fact, 98 out of 100 children in this country could get Social Security if a working parent dies. In some cases, the child's surviving parent is eligible for benefits as well.

The death of a parent can have negative financial, health, and educational effects on children, according to research by David Weaver of the University of South Carolina published in *Population Review* in 2019. When tragedy happens, we can help.

Social Security benefits are very valuable for surviving children and their families. They come from all walks of life and all races and ethnicities, income levels, geographic locations, and more.

We estimate that Social Security Survivors Insurance is equivalent to a life insurance policy with a face value of \$930,000 for a young worker with average earnings who leaves behind a spouse and two children.



We base the monthly benefit amount on the earnings of the deceased parent. The average surviving child benefit is more than \$1,000 per month. We pay benefits until the child turns 18 or 19, [if the child is in high school](#), and is not married. A stepchild, grandchild, step-grandchild, or adopted child may be eligible for monthly benefits under certain circumstances.

Survivors benefits may be payable to an adult child of a deceased worker, if they have a disability that began before age

22, they are not able to work, and meet all eligibility requirements.

If a child in your life has lost a parent, it's important for the child's family to reach out to us as soon as possible. The date you contact us to file an application can affect when the child's benefits begin.

You can call us at 1-800-772-1213 between 8:00 a.m. and 7:00 p.m., Monday through Friday. We can usually schedule an appointment in 30-60 days. We will let you know what information you need to apply. We provide free interpreter services by phone or in person in your local Social Security office.

To learn more, visit our [Survivors Benefits](#) and [Parents and Guardians](#) webpages.

Please share this information with your friends and family who may need it – and post it on social media.