

SSA Talks: Benefits for Children

Narrator: Welcome to SSA Talks. This audio series is an opportunity for you to hear directly from Social Security's senior leaders about our top priorities and progress and learn about our programs and services. Today's episode will cover benefits that Social Security offers to children.

Jeffrey Buckner, Assistant Deputy Commissioner in the Office of Communications: Hi, everyone. I'm Jeffrey Buckner in the Office of Communications, and I'm really pleased to introduce Kathleen Romig. Kathleen is a senior advisor in the Office of the Commissioner who's focused on helping the Agency reach parents and guardians, understand benefits for children. Kathleen, welcome.

Kathleen Romig, Senior Advisor in the Office of the Commissioner: Thank you so much, Jeffrey. I'm really happy to be here.

Jeffrey: Thank you. So, many of our listeners are more familiar with Social Security benefits for retired adults and adults with disabilities. But as our topic shows today, we're here to talk about benefits for children. What kind of benefits does Social Security offer for children?

Kathleen: Yeah, that's right, Jeffrey. Yes, Social Security does provide benefits to children. The biggest group of children who receive benefits from Social Security are those who have experienced the death of a parent. Those are called Survivors benefits. And there are also benefits available to children if their parents are receiving retirement or disability benefits as well. And we call those Family benefits.

Jeffrey: That's really important. And I would imagine that that kind of a benefit, particularly a survivor's benefit, that can really mean the difference between a child living in an environment of poverty or an opportunity for hope to learn and grow and be provided basic needs.

Kathleen: Yeah, that's absolutely right. And in fact, Social Security Survivors benefits for children average over \$1,000 a month per child. So that's really a game changer for kids to receive that kind of income. And if there are multiple kids, then each child can receive a benefit.

Jeffrey: That's wonderful, Kathleen. I think a lot of people probably think about benefits for children, they think of children under 18, right? Minors. Are there any examples where a child technically older than 18 might also qualify for benefits?

Kathleen: That's really a great question because you can have a parent-child relationship to an adult child as well. And like I said, family members can qualify. And so, in the case of an adult child of a worker who qualifies for Social Security retirement or disability, or a worker who dies, their adult child, if they have a significant disability, can also be entitled to childhood disability benefits.

Jeffrey: Thank you, Kathleen. There's another benefit that I know Social Security administers. It's called Supplemental Security Income. Is there also a scenario where a child might qualify for SSI?

Kathleen: That's correct, yes. Children can qualify for SSI benefits on the basis of their own disabilities. So, if children are receiving a Social Security benefit if they have a disabled parent, that's one pathway for a child to receive benefits. But for SSI, they could receive a benefit because of their own disability. And so that happens when a child has a quite severe disability of their own, and their family has low income and limited resources as well.

Jeffrey: So really, a couple important distinctions.

Kathleen: Uh-huh.

Jeffrey: The Social Security benefit is based on the disability of the adult parent.

Kathleen: Uh-huh.

Jeffrey: And not based on income or resources.

Kathleen: Correct.

Jeffrey: But the Supplemental Security Income is based on the child's disability and the family's income and resources.

Kathleen: That's correct.

Jeffrey: Kathleen, a moment ago, you mentioned that Survivors benefits for a child could be around a thousand dollars a month. Is that the same for a child who gets Supplemental Security Income?

Kathleen: It's about the same for a child receiving SSI. The federal benefit rate is \$943. But for a child, it may be more or less, depending on their family's income and what state they live in. SSI benefits can be really important for families caring for children with disabilities, because raising a child with a disability can be very expensive. Children have extraordinary needs in many cases that require different therapies and different equipment, for example, that might not be covered by insurance. And in addition, sometimes those children's care needs can be greater. So, their parents have to cut back on their work hours, or take different kinds of jobs, or even not work at all if the child has extraordinary needs. And that's why the income support from SSI can be so important for those families.

Jeffrey: So, we talked about several ways that a child might qualify for children's benefits. We talked about how much a child might get in a month. So how is the Agency actually reaching out to these children or their parents or guardians?

Kathleen: Yeah, that's a great question. Obviously experiencing the death of a parent is one of the most stressful things that a family can go through. And so, it's really important that we reach out to families in those moments and that they are aware of the benefits that their family has

earned to protect them when they face something like that. And so, we are doing that in several ways. One is the way that we work with our partners, so, for example, in schools, and other community partners, to make sure that the teachers and the other people who are working with children on the ground have the information they need to let the families know what benefits are available to them. And then, of course, in our communications with the public more broadly. You know, in media or on our website or other places. But we're also starting a new initiative to identify individual children who are likely to be eligible for childhood survivor benefits. And we are going to be reaching out to their families directly and encouraging them to come in or call if they may be eligible for a benefit.

Jeffrey: Kathleen, are there any particular challenges that children face, perhaps unique or in addition to what adults might face?

Kathleen: Yeah. I think, you know, some of the reasons that a family might seek a Social Security or SSI benefit are really stressful experiences for a family. So, for example, the death of a parent. That's something where the surviving parent is left with -- or the guardian -- you know, is left with just an extraordinary emotional strain as well as logistical strain of dealing with a death that may have been unexpected. And so -- and oftentimes parents just don't know that a Social Security benefit is available for their children and perhaps for the surviving parent as well. And so that's one of the major challenges, is just understanding that. And in fact, I know about this from experience, because my own friend, when her husband died, I reached out to her and I said, "Would you like some help applying for Social Security benefits?" And she said, "Why would I apply for Social Security benefits? I'm not even 40 years old yet." And I explained to her that her children, in fact, would be eligible for Social Security benefits based on her husband's earnings, and that was the first she'd ever heard of it. And she qualified for a benefit as well

because she was taking care of them. And so, I think just purely giving people some more information about what supports might be available to them is one way that we can really help people through a very challenging time. Because they often face big financial challenges. A death of a parent can mean the loss of significant income for a family and can really destabilize all kinds of things, such as housing and even getting food on the table. So, it's important that we have those benefits in place.

Jeffrey: And where can somebody go to learn more about these programs?

Kathleen: That's a great question. In fact, we just launched a new page on our site, ssa.gov/survivor, where families can learn more about not only benefits for children, but for other families who have experienced a death in the family.

Jeffrey: And for someone to apply for Survivors benefits, they need to call or visit Social Security?

Kathleen: That's correct. There is not an online application for Survivors benefits. We have a lot of great tools online that can help families. So, for example, on our website, a family could check eligibility for benefits. A family can learn more. But they cannot, right now, apply for a childhood benefit online.

Jeffrey: Kathleen, how does a parent go about applying for Survivors benefits for their children?

Kathleen: Well, the first thing they need to do is call us. And then they can set up an appointment, either by phone or in one of our field offices in their own community. And then our field staff can take the application either by phone or in person.

Jeffrey: And you mentioned benefits for a child when the parent has a disability. Is the process the same? Do they need to call or visit, or go online?

Kathleen: Yeah. Well, that's a little bit different, because the parent would be receiving a disability benefit, or a retirement benefit themselves. And so, when we take that parent's application, we're automatically going to be asking them if they have dependent children, whether those are minor children or disabled adult children who might qualify for a childhood disability benefit. So, there's nothing additional that those families would need to do in order to get those benefits for children.

Jeffrey: An important distinction. So, for disability benefits, we're taking care of it as part of the application process for a disabled parent. But for the survivor's benefit, the parent does want to contact Social Security in order to take that application.

Kathleen: That's right.

Jeffrey: You mentioned that Survivors benefits is life changing. How many people receive children Survivors benefits?

Kathleen: Over 2 million children of deceased workers receive these benefits. 1.3 million of those are minor children, and the rest are childhood disability beneficiaries who receive those benefits because they have a significant disability that lasts until adulthood.

Jeffrey: You've shared the different kinds of benefits a child might receive, how much a child or their family could receive in a month, and also several challenges that children and their families face. What are a couple important takeaways you have for our audience as we close our episode?

Kathleen: If you have a child, or if you know a child who has experienced the death of a parent or does have a significant disability and their family has low income, then reach out to us. Social Security and SSI benefits can make a big difference in the life of a child. So, if you have a child or if you know a child who has experienced the death of a parent or who has a significant

disability and their family has low income, then come to our website, ssa.gov, to learn more about the benefits that we have to offer. We're here to help.

Jeffrey: Kathleen, thanks so much for joining me today.

Kathleen: Thanks for having me!

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Narrator: Thanks for listening to SSA Talks. We hope you'll tune in again for the next episode.

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