

# Beyond the Bounty

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## Claiming Social Security Benefits for Children: A Guide for Retirees, Parents, and Guardians

### Introduction

When you think about Social Security benefits, retirement income likely comes to mind. However, many are surprised to learn that children may also be eligible for benefits based on a parent's work record. Whether you're a parent, a grandparent raising grandchildren, or a guardian, understanding how to claim Social Security benefits for children can provide meaningful financial support.

### Who Qualifies?

A child can receive Social Security benefits if:

- A parent is retired, disabled, or deceased and has earned enough Social Security credits.
- The child is unmarried.
- The child is:
  - Under age 18, or
  - 18-19 years old and a full-time student (no higher than grade 12), or
  - Over 18 with a disability that began before age 22.

Grandparents or guardians can claim benefits on behalf of children if they have legal custody and the qualifying parent meets the criteria.

### How Much Can a Child Receive?

- Typically, a child may receive up to 50% of a retired or disabled parent's full benefit amount.
- If the parent is deceased, the child may receive up to 75% of the parent's basic benefit.
- There is a "family maximum," usually 150% to 180% of the parent's full benefit amount, which may reduce individual payments if multiple family members are claiming.

### Special Situations: Grandparents Raising Grandchildren

If grandparents have legally adopted their grandchildren or are legal guardians, the grandchildren may qualify based on the grandparent's earnings record. This is particularly important for families where the biological parents are deceased, disabled, or otherwise unable to provide support.

### When to Apply

- **For retirees:** Apply for children's benefits at the same time you apply for your retirement benefits or as soon as you become eligible.
- **For disabled or deceased parents:** Apply immediately after the disability determination or death to prevent losing benefits.

**Important:** Social Security benefits are not retroactive beyond six months, so timely action is crucial.

### Required Documentation

- Child's birth certificate or proof of adoption.
- Proof of the parent's relationship to the child.
- Parent's Social Security number.
- If applying as a guardian, legal proof of guardianship.
- School enrollment records if the child is over 18 and a student.
- Medical records if applying for a disabled adult child.

### Tax Implications

Social Security benefits for children may be taxable depending on the overall family income. It's important to consult a tax professional to ensure proper reporting and optimize any tax strategies.

### Planning Considerations

- Children's benefits stop at age 18 (or 19 if still in high school), so plan accordingly.
- Consider the impact of child benefits on family income, financial aid calculations for college, and estate planning.
- If you delay your own benefits to increase your future payout, children's benefits are only available once you begin claiming your own.

<sup>1</sup> In 2025, you get one credit for every \$1,810 you earn in wages or self-employment income.



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