

Social Security Advisory Board

# Social Security Survivors Insurance Benefits for Children

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## Executive Summary

The Social Security Amendments of 1939 established monthly Survivors Insurance (SI) benefits. When a worker who has contributed to Social Security for the requisite number of quarters dies, surviving spouses (including divorced spouses), children, and dependent parents of the worker may be eligible for SI benefits.<sup>1</sup> This paper focuses on SI benefits for children and widowed spouses caring for a surviving child. Three types of children are eligible for SI benefits: children under age 18, children who are aged 18 or older who developed a disability before age 22, and children aged 18 or 19 who are still enrolled in high school full time.<sup>2</sup> Widowed spouses caring for a child of the deceased worker who is under age 16 or has a disability and is entitled to child SI benefits may also be eligible for SI benefits.<sup>3</sup>

This paper analyzes data from the Understanding America Study (UAS), a nationally representative panel of surveys, on knowledge of SI benefits for children among adults overall and by sociodemographic characteristics. We find that 83 percent of respondents correctly identified that the statement “If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits” is true.<sup>4</sup> While this percentage indicates a relatively high awareness of SI benefits for children, there are differences in correct response rates by demographic characteristics. Women, people with more than a high school education, and older people had increased odds of responding correctly. Those who were separated or never married had lower odds of responding correctly than those who were married and living with their spouse. Non-Hispanic White respondents had increased odds of responding correctly relative to other ethnic and racial groups.

This paper provides recommendations to streamline the process for applying for SI benefits and to increase awareness of these important benefits. These recommendations would improve customer service by allowing grieving families to apply for SI benefits online, self-schedule appointments for SI benefits, and advance-designate representative payees for children already receiving Social Security benefits. We also recommend actions the Social Security Administration (SSA) can take to increase awareness of SI benefits,

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<sup>1</sup> SSA, [Survivors Benefits](#), 1.

<sup>2</sup> SSA, “[Who Can Get Survivor Benefits](#),” last accessed August 18, 2025.

<sup>3</sup> SSA, “[Who Can Get Survivor Benefits](#).” This paper does not focus on aged widow(er)s, widow(er)s with a disability, or dependent parents of deceased workers.

<sup>4</sup> Lila Rabinovich and Francisco Perez-Arce, [UAS 457: What Do People Know About Social Security – Fourth Wave](#), June 10, 2022, 25-26.

including improved use of data to target outreach, mailing outreach letters, partnering with funeral directors, and resuming mailings of the *Social Security Statement*.

## Acronyms

Acronym	Term
CAI	Children's Advocacy Institute
CRS	Congressional Research Service
DI	Disability Insurance
LSDP	Lump-Sum Death Payment
NAPA	National Academy of Public Administration
OAI	Old-Age Insurance
PIA	Primary Insurance Amount
POMS	Policy Operations Manual System
SI	Survivors Insurance
SSI	Supplemental Security Income
SSA	Social Security Administration
SSAB	Social Security Advisory Board
UAS	Understanding America Study
USC	University of Southern California

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## Introduction

The Social Security Amendments of 1939 established monthly SI benefits. When a worker who has contributed to Social Security for the requisite number of quarters dies, surviving spouses (including divorced spouses), children, and dependent parents of the worker may be eligible for SI benefits.<sup>5</sup> In addition, a one-time lump-sum death payment (LSDP) of \$255 is available for certain survivors.<sup>6, 7</sup>

This paper focuses on SI benefits for children and widowed spouses caring for a surviving child. Under the 1939 Amendments, minor children of the deceased worker became eligible for benefits.<sup>8</sup> The 1965 Social Security Amendments broadened the definition of a child to include those who were full-time students under age 22 and adult children who developed a disability as a child.<sup>9</sup> In 1981, benefits for post-secondary students aged 18 to 21 were phased out.<sup>10</sup> Currently, three types of children are eligible for SI benefits: children under age 18, children who are aged 18 or older who developed a disability before age 22, and children aged 18 or 19 who are still enrolled in high school full time.<sup>11</sup>

This paper also discusses widowed spouses eligible to receive benefits due to caring for a child of the deceased worker who is under age 16 or has a disability and is entitled to child SI benefits.<sup>12</sup> Under the 1939 Amendments, widowed spouses became eligible for benefits if they were caring for a child of the deceased worker who was under age 18.<sup>13</sup> This age limit was scaled back to 16 in 1981.<sup>14</sup>

Generally, to qualify for SI benefits, a child must have been considered the child of the deceased worker and have been dependent on the deceased worker at the time of their

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<sup>5</sup> SSA, [Survivors Benefits](#), 1.

<sup>6</sup> SSA, [Survivors Benefits](#), 3. We do not focus on the LSDP in this paper.

<sup>7</sup> The LSDP was capped at \$255 in 1954. Since 1982, almost all payments have equaled \$255. Congressional Research Service (CRS), [Social Security: The Lump-Sum Death Benefit](#), R43637, October 9, 2024, 1.

<sup>8</sup> Larry DeWitt, "[Research Note #11: The History of Social Security "Student" Benefits](#)," SSA, January 2001.

<sup>9</sup> DeWitt, "[History of Social Security "Student" Benefits](#)."

<sup>10</sup> DeWitt, "[History of Social Security "Student" Benefits](#)."

<sup>11</sup> SSA, "[Who Can Get Survivor Benefits](#)."

<sup>12</sup> SSA, "[Who Can Get Survivor Benefits](#)." This paper does not focus on aged widow(er)s, widow(er)s with a disability, or dependent parents of deceased workers.

<sup>13</sup> Larry DeWitt, "[Research Note #16: Summary of Major Benefits Under the Social Security Program](#)," SSA, November 2001.

<sup>14</sup> DeWitt, "[Summary of Major Benefits](#)."

death.<sup>15</sup> In some cases, children are presumed to be dependent on the deceased worker without requiring further proof of dependency.<sup>16</sup> In other cases, establishing dependency may depend on state inheritance law.<sup>17</sup>

This paper proceeds as follows. We first discuss the importance of SI benefits for children. We describe the eligibility criteria and factors affecting benefit amounts for the different types of child and caregiver beneficiaries. Next, we discuss the processes for applying for children's SI benefits and the efforts of SSA and other stakeholders to increase awareness of SI benefits. We present data from the UAS, a nationally representative panel of surveys, on knowledge of SI benefits for children overall and by sociodemographic characteristics. We include recommendations throughout the paper and Appendix A provides a complete list of recommendations.

## Background

SI provides benefits to the families of fully or currently insured workers upon the worker's death. Workers become insured for Social Security benefits by working in covered employment and contributing to Social Security for the requisite number of quarters of coverage, or credits.<sup>18</sup> A worker is fully insured for SI benefits if they have earned at least one quarter of coverage for each year after turning 21 and the earliest of the year before turning 62, dying, or developing a disability, or if they have earned at least 40 quarters of coverage (10 years of covered work).<sup>19</sup> A worker is currently insured if they earned at least six quarters of coverage during the three years before death.<sup>20</sup> The amount of earnings required for a quarter of coverage is \$1,810 in 2025.<sup>21</sup>

On December 31, 2024, there were 2 million child SI beneficiaries.<sup>22</sup> There were also almost 104,000 widow(er) beneficiaries caring for a child who was under age 16 or had a disability.<sup>23</sup> About 4.3 percent of children under age 18 (3.2 million) have at least one deceased parent, and 45 percent of children with at least one deceased parent receive SI

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<sup>15</sup> SSA, "[Parent-Child Relationship Categories for Title II Benefits – Overview](#)", Policy Operations Manual System (POMS) GN 00306.002.B (September 13, 2019).

<sup>16</sup> SSA, POMS [GN 00306.002.C](#) (2019).

<sup>17</sup> SSA, POMS [GN 00306.002.C](#) (2019).

<sup>18</sup> SSA, "[Quarter of Coverage](#)," last accessed August 18, 2025.

<sup>19</sup> CRS, [Social Security Survivors Benefits](#), RS22294, May 16, 2022, 1-2.

<sup>20</sup> CRS, [Social Security Survivors Benefits](#), 2.

<sup>21</sup> SSA, "[Quarter of Coverage](#)."

<sup>22</sup> SSA, "[Social Security Beneficiary Statistics](#)," last accessed August 18, 2025.

<sup>23</sup> SSA, "[Social Security Beneficiary Statistics](#)."

benefits.<sup>24</sup> It is more common for children who have lost a parent to have lost their father than their mother.<sup>25</sup>

SI benefits are an important source of income for children who have lost a parent.<sup>26</sup> One study found that the odds of a child with a deceased parent receiving SI benefits living in poverty are 55 percent lower compared to the odds for a child with a deceased parent not receiving SI benefits.<sup>27</sup>

Demographic discrepancies exist among the child populations who have lost a parent and who are receiving and not receiving SI benefits. Almost ten percent of Black children under age 18 have lost at least one parent, compared to three percent of White children.<sup>28</sup> Black children who have lost a parent are 59 percent less likely to receive SI benefits than White children who have lost a parent, which may reflect a lower frequency of insured status among parents in these subgroups of Black compared to White families.<sup>29</sup> Children with a deceased parent who live with non-parent extended family members (for example, children who live with their grandparents) receive SI benefits at lower rates than children in households with their parent as the head of household, which may be due to information gaps about eligibility for benefits or lack of insured status of the deceased parent.<sup>30</sup> There could also be other factors driving these demographic differences.

## SI Benefits for Children and Caregivers

### Eligibility Criteria

When an insured worker dies, minor children, children with disabilities, and children who are still high school students may be eligible for SI benefits, along with widowed caregivers of a minor child or a child with a disability.<sup>31</sup> Under the 1939 law establishing SI benefits, minor children were eligible until they turned 18.<sup>32</sup> The rationale was that children under

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<sup>24</sup> U.S. Census Bureau, "[Losing Our Parents](#)," March 21, 2023; David A. Weaver, "[Number of Orphaned Children in the Black Community Is Growing Rapidly: Congress Must Help](#)," *The Hill*, April 12, 2023; David A. Weaver, "[Parental Mortality and Outcomes among Minor and Adult Children](#)," *Population Review* 58, no. 2 (2019): 30.

<sup>25</sup> Weaver, "[Parental Mortality and Outcomes](#)," 28.

<sup>26</sup> Weaver, "[Parental Mortality and Outcomes](#)," 38.

<sup>27</sup> Weaver, "[Parental Mortality and Outcomes](#)," 33.

<sup>28</sup> U.S. Census Bureau, "[Losing Our Parents](#)."

<sup>29</sup> Weaver, "[Parental Mortality and Outcomes](#)," 33-34.

<sup>30</sup> Weaver, "[Parental Mortality and Outcomes](#)," 34.

<sup>31</sup> SSA, "[Who Can Get Survivor Benefits](#)."

<sup>32</sup> DeWitt, "[History of Social Security "Student" Benefits](#)."



age 18 were presumed to be financially dependent on the deceased parent.<sup>33</sup> Widowed spouses were initially eligible for benefits if they were caring for a child of the deceased worker who was under age 18 and receiving SI benefits, but the law was changed to require the child to be under age 16.<sup>34</sup>

The 1965 Social Security Amendments broadened the definition of a child to include those who were full-time students under age 22 and adult children who developed a disability as a child.<sup>35</sup> The rationale was the same for these additional categories of children: presumed dependence on their parents for financial support.<sup>36</sup> That is, parents were thought to generally support their children during their years in school. Under the Omnibus Budget Reconciliation Act of 1981, benefits for post-secondary students aged 18 to 21 were phased out and eliminated by April 1985.<sup>37</sup> The cited rationale for removing these benefits was that since 1965, the amount of other federally funded educational assistance for post-secondary students had grown.<sup>38</sup> The 1981 Act also removed eligibility for caretaking parents of a child age 16 or 17 without a disability.<sup>39</sup>

Table 1 shows the eligibility criteria and number of beneficiaries for four types of SI benefits: minor children, children age 18 or older with a disability, high school students age 18 or 19, and caregivers. Children, dependent grandchildren, adopted children, and stepchildren may all qualify for SI benefits if they are dependent on the deceased worker for support (see Appendix B).<sup>40</sup> Children born after a parent's death may also be eligible for SI benefits (see Appendix B for additional details).<sup>41</sup> Widowed spouses and divorced widow(er)s who are caring for a child of the deceased worker are eligible regardless of how long the marriage lasted.<sup>42</sup> In the case of widow(er)s with a child in care, the child must be a child of the deceased worker and must also be entitled to SI benefits.<sup>43</sup> All four categories of beneficiaries described in Table 1 must be unmarried to receive SI benefits.<sup>44</sup>

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<sup>33</sup> DeWitt, "[History of Social Security "Student" Benefits.](#)"

<sup>34</sup> DeWitt, "[Summary of Major Benefits.](#)"

<sup>35</sup> DeWitt, "[History of Social Security "Student" Benefits.](#)"

<sup>36</sup> DeWitt, "[History of Social Security "Student" Benefits.](#)"

<sup>37</sup> DeWitt, "[History of Social Security "Student" Benefits.](#)"

<sup>38</sup> DeWitt, "[History of Social Security "Student" Benefits.](#)"

<sup>39</sup> DeWitt, "[Summary of Major Benefits.](#)"

<sup>40</sup> SSA, POMS [GN 00306.002.B](#) (2019).

<sup>41</sup> SSA, POMS [GN 00306.002.B](#) (2019).

<sup>42</sup> SSA, "[Who Can Get Survivor Benefits.](#)"

<sup>43</sup> SSA, "[Conditions for Entitlement and Definitions,](#)" POMS RS 01310.001.A (January 3, 2024).

<sup>44</sup> SSA, "[Who Can Get Survivor Benefits.](#)"

**Table 1. Eligibility Criteria and Number of Beneficiaries by Type of SI Benefit**

<b>Type of Benefit</b>	<b>Eligibility Criteria</b>	<b>Number of Beneficiaries on December 31, 2024</b>
Minor children	<ul style="list-style-type: none"> <li>• Under age 18</li> <li>• Unmarried</li> <li>• Worker died fully or currently insured</li> </ul>	1,297,545
Disabled children	<ul style="list-style-type: none"> <li>• Age 18 or older</li> <li>• Developed a disability before age 22</li> <li>• Unmarried</li> <li>• Worker died fully or currently insured</li> </ul>	702,883
Students	<ul style="list-style-type: none"> <li>• Age 18 or 19</li> <li>• Still in high school full time</li> <li>• Unmarried</li> <li>• Worker died fully or currently insured</li> </ul>	50,467
Widow(er)s with a child in care	<ul style="list-style-type: none"> <li>• Caring for a child of the deceased worker who is under age 16 or has a disability</li> <li>• Unmarried</li> <li>• No length of marriage requirement</li> <li>• Worker died fully or currently insured</li> </ul>	103,829

Source: David A. Weaver, “[Widows and Social Security](#),” *Social Security Bulletin* 70, no. 3, (2010); SSA, “[Who Can Get Survivor Benefits](#),” SSA, “[Social Security Beneficiary Statistics](#).”

Note: Workers become insured for Social Security benefits by working in covered employment and contributing to Social Security for the requisite number of quarters. A worker is fully insured for SI benefits if they have earned at least one quarter of coverage for each year after turning 21 and the earliest of the year before turning 62, dying, or developing a disability, or if they have earned at least 40 quarters of coverage (10 years of covered work). A worker is currently insured if they earned at least six quarters of coverage during the three years before death. The amount of earnings required for a quarter of coverage is \$1,810 in 2025 (CRS, [Social Security Survivors Benefits](#), 1-2; SSA, “[Quarter of Coverage](#)”).

## Benefit Amounts

The monthly benefit amount that child and caregiver survivors receive depends on several factors, including the deceased worker’s primary insurance amount (PIA), whether the SI beneficiary is working, and the total SI benefits due to the family.<sup>45</sup> Table 2 lists the factors that affect SI benefit amounts and the average monthly benefit amount by the type of child SI benefit. SI benefits are payable beginning in the month

<sup>45</sup> The PIA is the benefit amount a person would receive if they began receiving benefits at their full retirement age. SSA, “[PIA](#),” last accessed August 18, 2025.

of death and can be paid retroactively for up to six months if the survivor files for benefits after the month of death.<sup>46</sup>

**Table 2. Factors Affecting Benefit Amounts by Type of SI Benefit**

Type of Benefit	Factors Affecting Benefit Amounts	Average Monthly Benefit Amount in December 2023
Minor children	<ul style="list-style-type: none"> <li>• 75% of worker's PIA</li> <li>• Subject to family maximum</li> </ul>	\$1,074
Disabled children	<ul style="list-style-type: none"> <li>• 75% of worker's PIA</li> <li>• Subject to same work rules as Disability Insurance (DI) beneficiaries</li> <li>• Subject to family maximum</li> </ul>	\$1,149
Students	<ul style="list-style-type: none"> <li>• 75% of worker's PIA</li> <li>• Subject to family maximum</li> </ul>	\$1,226
Widow(er)s with a child in care	<ul style="list-style-type: none"> <li>• 75% of worker's PIA</li> <li>• Benefit is reduced if earning above a certain amount</li> <li>• Subject to family maximum</li> </ul>	\$1,278

Source: CRS, [Social Security Survivors Benefits](#), 3; SSA, "[What You Could Get From Survivor Benefits](#)," last accessed August 18, 2025; SSA, [Annual Statistical Supplement, 2024](#), December 2024, Table 5.F6. Note: Benefits paid to ex-spouses do not count toward the family maximum (SSA, "[What You Could Get from Survivor Benefits](#)").

Eligible children and widowed parents with a child in care can each receive 75 percent of the worker's PIA; however, total family benefits are subject to a family maximum, which ranges from 150 to 188 percent of the deceased worker's PIA (see text box below).<sup>47</sup> The family maximum was established in 1939 when benefits for auxiliaries were established, although the formula has changed over time.<sup>48, 49</sup> Benefits paid to ex-spouses do not count toward the family maximum.<sup>50</sup>

<sup>46</sup> CRS, [Social Security Survivors Benefits](#), 2; SSA, "[Retroactivity for Title II Benefits](#)," POMS GN 00204.030.C (July 14, 2023).

<sup>47</sup> CRS, [Social Security Survivors Benefits](#), 5; SSA, "[What You Could Get from Survivor Benefits](#)."

<sup>48</sup> Kathleen Romig and Dave Shoffner, "[Understanding the Social Security Family Maximum](#)," *Social Security Bulletin* 75, no. 3 (August 2015).

<sup>49</sup> Auxiliary beneficiaries receive benefits based on another person's Social Security record, such as children receiving benefits on their parent's record. SSA, "[Types of Beneficiaries](#)," last accessed August 18, 2025.

<sup>50</sup> SSA, "[What You Could Get from Survivor Benefits](#)."

## SSA's Family Maximum

The family maximum for Old-Age Insurance (OAI) and SI beneficiaries ranges from 150 to 188 percent of the worker's PIA. The family maximum for DI beneficiaries is 85 percent of the worker's average indexed monthly earnings and must be between 100 and 150 percent of the worker's PIA. If a DI beneficiary with auxiliaries dies, the auxiliary benefits convert to SI benefits and the family will have a higher family maximum.

Families receiving SI benefits are affected by the family maximum if three or more family members receive benefits. If the family maximum is reached, benefits for each family member are reduced proportionately.

For example, if a widow and her two minor children are each eligible for SI benefits on the deceased worker's record, they are each due 75 percent of the worker's PIA. If benefits for the three of them exceed the family maximum, instead of receiving 75 percent of the PIA, they each receive one-third of the family maximum amount. A past study estimates that 200,000 SI beneficiaries have their benefits reduced by the family maximum and that the median monthly reduction among affected families is \$748 for the family.

Source: Romig and Shoffner, "[Understanding the Family Maximum](#)."

A beneficiary's SI benefit amount is also affected by their own work activity. Adult children receiving SI benefits due to a disability are subject to the same rules regarding work as DI beneficiaries.<sup>51</sup> Widow(er)s receiving child-in-care benefits may also have benefits reduced due to earnings above the retirement earnings test threshold.<sup>52</sup> Minor children and students receiving SI benefits who work and earn above the retirement earnings test threshold will also have their benefits reduced.<sup>53</sup> The earnings test reduction is calculated after the family maximum is applied.<sup>54</sup>

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<sup>51</sup> SSA, "[Disability Benefits: How Does Someone Become Eligible?](#)," last accessed August 18, 2025.

<sup>52</sup> Weaver, [Widows and Social Security](#). This is the same earnings test as the retirement earnings test. However, unlike aged individuals subject to the earnings test, widow(er)s with a child in care do not receive increased benefit amounts later to account for the reduction in benefits due to the earnings test.

<sup>53</sup> CRS, "[Social Security Retirement Earnings Test: How Earnings Affect Benefits](#)," R41242, May 10, 2023, 3.

<sup>54</sup> Romig and Shoffner, "[Understanding the Family Maximum](#)."

## SSA Processes

### Applying for SI Benefits

Families applying for SI benefits for children must make an appointment to file an application by phone or in person.<sup>55</sup> There is currently no online application for SI benefits. Currently, people need to call the SSA 800 number or their local field office to schedule an appointment to file for SI benefits; they are not able to self-schedule appointments online.

Applicants are asked to provide information about the child's parents, including when and where the parent died, and information about the child, including the child's birth certificate.<sup>56</sup> An adult child qualifying for SI benefits based on a disability that began before age 22 must meet the same definition of disability as DI beneficiaries and undergo the same disability determination process.<sup>57</sup>

In order to qualify for SI benefits, a child must have been considered the child of the deceased worker and have been dependent on the deceased worker at the time of their death.<sup>58</sup> There are several child relationship categories that may be eligible for SI benefits, such as child, legally adopted child, stepchild, and grandchild (see Appendix B).<sup>59</sup> In some cases, children are presumed to be dependent on the deceased worker without requiring further proof of dependency.<sup>60</sup> For cases where the child's relationship is based on their ability to inherit under state inheritance law, the requirements to prove the parent-child relationship may vary depending on the state.<sup>61</sup> If a child receiving SI benefits is adopted, their SI benefits are not terminated.<sup>62</sup>

SSA does not publish data on the results of applications for SI benefits. It is therefore not clear how many children are denied SI benefits and whether denials are due to lack of insured status of the deceased worker, difficulty proving parent-child relationships or dependency, or other reasons. It is also unclear whether there are variations in allowance and denial rates by state due to different state inheritance laws.

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<sup>55</sup> SSA, "[Apply for Social Security Benefits](#)," last accessed August 18, 2025.

<sup>56</sup> SSA, "[Apply for Social Security Benefits](#)."

<sup>57</sup> SSA, "[Childhood Disability Benefits](#)," POMS RS 00203.080.A.2 (September 11, 2023).

<sup>58</sup> SSA, POMS [GN 00306.002.B](#) (2019).

<sup>59</sup> SSA, POMS [GN 00306.002.B](#) (2019).

<sup>60</sup> SSA, POMS [GN 00306.002.C](#) (2019).

<sup>61</sup> SSA, "[Use of State Intestacy Laws to Make a Parent-Child Relationship Determination – Overview](#)," POMS GN 00306.010.A (August 23, 2011).

<sup>62</sup> SSA, POMS [GN 00306.010.D](#) (2011).

***Recommendation 1: SSA should develop an online application for SI benefits.***

There is currently no online application for SI benefits, therefore applicants must schedule an appointment to apply by phone or in person during a difficult time for the family. In addition, the limited retroactivity of SI benefits means there are costs to delayed filing.<sup>63</sup> SSA should develop an online application for SI benefits to improve customer service for this population and reduce demand for phone and in-person services. SSA could also consider implementing an electronic protective filing tool for SI benefits to enhance service while working longer term to develop an online application. Similar to the tool SSA implemented for Supplemental Security Income (SSI) applicants, an online protective filing tool could allow the public to request an appointment to file for SI benefits and establish a protective filing date for their application without calling SSA.<sup>64, 65</sup>

***Recommendation 2: SSA should allow the public to self-schedule appointments to apply for SI benefits.***

Currently, people need to call the SSA 800 number or their local field office to schedule an appointment to file for SI benefits. Creating a tool that allows for self-scheduling of appointments for SI benefit applications would reduce the burden on families during a difficult time and is especially useful given the lack of an online application for SI benefits and the limited retroactivity requiring timely action on the part of the survivors.

## **Children Already Receiving Auxiliary Benefits**

When an OAI or DI beneficiary with children already receiving auxiliary Social Security benefits dies, the children's benefits will automatically convert to SI benefits.<sup>66</sup> These families do not need to reapply for SI benefits for their surviving children. However, if the beneficiary was also the child's payee, the child's benefits may be suspended while a new payee is appointed.<sup>67</sup>

Children receiving Social Security benefits are usually required to have a payee who manages their benefit payments on their behalf.<sup>68</sup> An OAI or DI beneficiary may be the payee for their child receiving auxiliary benefits. If that beneficiary dies, the child's benefits

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<sup>63</sup> SSA, POMS [GN 00204.030.C](#) (2023).

<sup>64</sup> SSA, "[Emergency Message](#)", EM-22015 REV (May 18, 2022).

<sup>65</sup> A protective filing date is established the date SSA receives a written statement of intent to file for Title II benefits and can be used to establish an earlier application date than the date the application is filed. SSA, "[Protective Filing](#)," POMS GN 00204.010 (June 28, 2024).

<sup>66</sup> SSA, [Social Security Survivors Benefits Toolkit: A Guide for Organizations](#), December 2024, 2.

<sup>67</sup> SSA, "[Suspending Other Beneficiaries on the Payment Record in the PSC due to Reports of Death](#)," POMS GN 02602.080 (March 18, 2004).

<sup>68</sup> SSA, "[When People Need Help Managing Their Money](#)," last accessed August 18, 2025.

are suspended until the SSA field office can take and approve a new payee application.<sup>69</sup> SSA requires a face-to-face interview and investigation before selecting a new payee.<sup>70, 71</sup> The surviving parent of the child cannot be appointed as a payee without first taking an application, even if that parent lived in the same household as the deceased beneficiary.<sup>72</sup> The SSA field office contacts the surviving parent in these cases to ask if they wish to file to be payee and process the payee application.<sup>73</sup>

***Recommendation 3: SSA should provide the option to advance designate a representative payee in situations where an OAI or DI beneficiary has children receiving auxiliary benefits.***

The Strengthening Protections for Social Security Beneficiaries Act of 2018 gives Social Security beneficiaries and SSI recipients and claimants the option to provide the names of potential payees should they need one in the future.<sup>74</sup> This option is currently available for adults and emancipated minors.<sup>75</sup> SSA should allow OAI or DI beneficiaries serving as the payee for their child auxiliaries to advance designate a backup payee for the child in the event of the beneficiary's death to minimize interruptions in SI benefits. The interruptions in benefits caused by the need to assign a new payee can be a hardship for families who have experienced a loss, and using advance designation for this population may help expedite the assignment of a new payee.

## **Foster Children Receiving SI Benefits**

Many children in foster care receive SI benefits after the death of a parent. About 27,000 children in foster care receive Social Security benefits or SSI payments, representing more than five percent of all children in foster care.<sup>76</sup> Most state child welfare agencies have practices in place to screen these children for Social Security benefits, including SI benefits.<sup>77</sup> SSA appoints the state child welfare agency as the foster child's representative

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<sup>69</sup> SSA, POMS [GN 02602.080](#) (2004).

<sup>70</sup> SSA, POMS [GN 02602.080](#) (2004).

<sup>71</sup> The technician may conduct a telephone or video interview instead of a face-to-face interview if a face-to-face interview would cause undue hardship, if the payee previously had an interview and is currently serving as a payee, or if the application is being processed in a centralized processing unit and the payee applicant is a parent with custody of their minor child. SSA, "[Interviewing the Payee Applicant](#)," POMS GN 00502.113.B (May 23, 2023).

<sup>72</sup> SSA, POMS [GN 02602.080](#) (2004).

<sup>73</sup> SSA, "[Taking Applications in the eRPS](#)," POMS GN 00502.110.C.5 (August 26, 2022).

<sup>74</sup> Strengthening Protections for Social Security Beneficiaries Act, [Public Law 115-165](#), § 201, 132 Stat 1257 (2018).

<sup>75</sup> SSA, "[Advance Designation of Representative Payee](#)," POMS GN 00502.085.C (August 12, 2024).

<sup>76</sup> CRS, "[Children in Foster Care and Social Security Administration Benefits: Frequently Asked Questions](#)," R46975, November 23, 2021, 1.

<sup>77</sup> CRS, "[Children in Foster Care](#)," 20.



payee in more than 80 percent of these cases, despite custodial institutions being second to last in SSA's preferred order of selection for payees for minor children.<sup>78</sup>

Many child welfare agencies use the child's Social Security or SSI benefit to pay for the cost of foster care.<sup>79</sup> These children may not be aware they are eligible for and receiving benefits.<sup>80</sup> SSA regulations require that these benefits be used or saved for the child's best interest to address needs not already met by the child welfare agency.<sup>81</sup> Thirty-four states and jurisdictions have taken action to preserve at least a portion of the Social Security benefits and SSI payments of foster care children.<sup>82</sup>

## Efforts to Increase Awareness of SI Benefits

Although SSA collects data that would allow identification of families who may be eligible for SI benefits, it has been difficult for them to use this data to reach out to these families due to past interpretation of privacy laws. State vital records agencies send electronic death records to SSA when someone dies, but the information sent does not include data on surviving children.<sup>83</sup> State vital records agencies also share information from birth records with SSA, which includes information on the child's parents, but past interpretations of privacy laws have prevented SSA from using this information to target outreach to potential survivors.<sup>84</sup> SSA is allowed to use data collected on the paper application for a Social Security card to target outreach, but paper applications represent a small fraction of applications.<sup>85</sup>

Despite these challenges, SSA previously worked to promote awareness of SI benefits. SSA launched a new webpage on SI benefits and released YouTube videos providing

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<sup>78</sup> CRS, "[Children in Foster Care](#)," 1; SSA, "[Preferred Representative Payee Order of Selection Charts](#)," POMS GN 00502.105.A (June 21, 2017); SSA, "[Additional Considerations When Foster Care Agency is Involved](#)," POMS GN 00502.159 (September 12, 2023); Daniel L. Hatcher, "[Foster Children Paying for Foster Care](#)," *Cardozo Law Review* 27 (2006); Jim Moye, "[Get Your Hands Out of Their Pockets: The Case Against State Seizure of Foster Children's Social Security Benefits](#)," *Georgetown Journal on Poverty Law and Policy* X, no. 1 (2003).

<sup>79</sup> CRS, "[Children in Foster Care](#)," 1.

<sup>80</sup> Children's Advocacy Institute (CAI), "[Foster Care or Foster Con? Preserving the Federal Benefits of America's Most Vulnerable Children](#)," 2024, 2.

<sup>81</sup> 20 CFR § 404.2045; 20 CFR § 416.645.

<sup>82</sup> CAI, "[Preserving Federal Benefits of Foster Youth](#)," last accessed August 18, 2025.

<sup>83</sup> National Academy of Public Administration (NAPA), "[A Report to Congress on Sources of and Access to State Death Data](#)," July 2022, 7.

<sup>84</sup> 5 USC § 552a; 26 USC. § 6103.

<sup>85</sup> Enumeration at birth is used in 99 percent of applications for newborn Social Security numbers. SSA, "[Enumeration at Birth Process](#)," POMS RM 10205.505 (January 15, 2010).



information about these benefits.<sup>86</sup> Using data from electronic death records and paper Social Security card applications, SSA began sending letters to families who may be eligible for SI benefits and had planned an evaluation of this outreach; however, this outreach initiative has been canceled.<sup>87</sup> SSA also published a guide for organizations helping families with the loss of a family member, such as schools, funeral homes, care facilities, and other organizations working with people who have lost a loved one.<sup>88</sup> Additionally, SSA updated its form, “Statement of Death by Funeral Directors,” to capture information about dependents who may be eligible for SI benefits.<sup>89</sup> However, over 90 percent of the death reports SSA receives are through electronic death records rather than the paper form.<sup>90</sup>

Some states are also working to raise awareness of Social Security SI benefits. One school district in Utah includes a checkbox on its back-to-school form for families to indicate that a child has lost a parent or caregiver.<sup>91</sup> Death certificates in Utah now include a checkbox to indicate surviving minor children.<sup>92</sup> This information is sent to a case manager from United Way who works with the family to identify supports, including SI benefits.<sup>93</sup> The Children’s Collaborative for Healing and Support is working with Utah and other states on these initiatives.<sup>94</sup>

***Recommendation 4: SSA should use the data it collects and work with states to identify children eligible for SI benefits.***

SSA should have the necessary data to identify families who may be eligible for SI benefits. SSA should use this data to reach out to these families regarding potential benefit eligibility. In addition, SSA should work with states to develop data sharing agreements that would allow SSA to receive and use data on children who have lost a parent to contact

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<sup>86</sup> SSA, “[Survivor Benefits](#),” last accessed August 18, 2025; SSA, “[How Social Security Survivor Benefits Work](#),” last accessed August 18, 2025; SSA, “[Survivor Benefits Testimonial: Josephine Mueller](#),” last accessed August 18, 2025.

<sup>87</sup> Since electronic death records do not capture information on dependents, SSA began mailing letters to the last known address of deceased workers who did not already have SI beneficiaries on the record within three months of death.

<sup>88</sup> SSA, [Social Security Survivors Benefits Toolkit](#).

<sup>89</sup> SSA, [Action Plan: 2024](#), 2024, 25.

<sup>90</sup> NAPA, “[A Report to Congress](#),” 29.

<sup>91</sup> Spencer Cox and John Bridgeland, “[How Utah Is Helping Children Who Lose a Parent or Caregiver](#),” *The Salt Lake Tribune*, June 20, 2023.

<sup>92</sup> Cox and Bridgeland, “[How Utah Is Helping Children](#).”

<sup>93</sup> Cox and Bridgeland, “[How Utah Is Helping Children](#).”

<sup>94</sup> Bo Erickson, “[Hundreds of Thousands of Black Children Who Lost a Parent Could Be Missing Out on Social Security Payments](#),” *CBS News*, May 23, 2023; Children’s Collaborative for Healing and Support, [Utah Children’s Collaborative](#), last accessed August 18, 2025.

families who may be eligible for SI benefits. These partnerships could allow SSA to identify eligible children and inform them of their eligibility for SI benefits.

## Methods

We use data from the UAS to examine knowledge of SI benefits for children. The UAS is a nationally representative panel that responds to surveys administered by the University of Southern California (USC) online.<sup>95</sup> Most of the UAS data is publicly available.

We use publicly available data from the UAS survey “What Do People Know About Social Security.”<sup>96</sup> There are currently four waves of this survey, covering data from 2015 to 2024.<sup>97</sup> We use the UAS Comprehensive File, which merges the data from many UAS surveys.<sup>98</sup> We also use the UAS Component File, which includes demographic variables associated with each UAS survey in the Comprehensive File.<sup>99</sup>

We conduct descriptive analyses of knowledge of children’s SI benefits by demographic characteristics. All reported statistics other than sample sizes are weighted to be nationally representative. We looked at data over time across the four survey waves; however, we only present those from the most recent survey wave because the results do not vary much. We also conduct a logistic regression to identify characteristics that predict correctly answering the question assessing knowledge of child SI benefits.<sup>100</sup> For the logistic analysis, we pool data from all four waves and include variables to identify the wave for each observation.

Using the UAS is beneficial because it provides a large, nationally representative sample that includes adults of all ages.<sup>101</sup> Unlike past studies focusing on awareness of aged widow(er) benefits among older adults, the UAS allows research on awareness of child SI

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<sup>95</sup> USC, “[Understanding America Study](#),” last accessed August 18, 2025. Research reported in this publication was supported by the National Institute on Aging of the National Institutes of Health and in part by SSA under Award Number U01AG077280. The content is solely the responsibility of the authors and does not necessarily represent the official views of the National Institutes of Health.

<sup>96</sup> Survey numbers UAS 16, UAS 94, UAS 231, and UAS 457. USC, “[Surveys in the UAS](#).”

<sup>97</sup> The first wave was fielded from 2015 to 2017, the second wave from 2017 to 2020, the third wave from 2020 to 2022, and the fourth wave from 2022 to 2024.

<sup>98</sup> USC, “[UAS Comprehensive File](#).”

<sup>99</sup> USC, “[UAS Component File](#).”

<sup>100</sup> The characteristics included in the logistic regression are gender, marital status, ethnicity, race, educational attainment, labor force status, and age.

<sup>101</sup> Laith Alattar, Matt Messel, and David Rogofsky, “[An Introduction to the UAS Internet Panel](#),” *Social Security Bulletin* 78, no. 2 (May 2018).

benefits among a broad range of adults.<sup>102</sup> This feature allows us to contribute to the literature on awareness and understanding of SI benefits. One potential limitation is that surveys repeated at regular intervals, such as the UAS, may increase knowledge and awareness among the sample, making them less representative of the general population.<sup>103</sup> However, as noted above, we do not observe much variation across the four survey waves for the question used in the analysis.

## Knowledge of SI Benefits for Children

UAS respondents are asked whether the following statement is true or false: “If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits.”<sup>104</sup> In the most recent survey, 83 percent of respondents correctly identified that this statement is true. While this percentage indicates a relatively high awareness of SI benefits for children, there are differences in correct response rates by demographic characteristics.

Unsurprisingly, there are statistically significant differences in awareness by marital status (Figure 1). Widowed respondents answer correctly 93 percent of the time, possibly due to personal experience with SI benefits. Divorced respondents are also highly aware of SI benefits for children. Never-married and separated respondents have the lowest awareness of SI benefits for children; three-quarters of each group answered correctly.

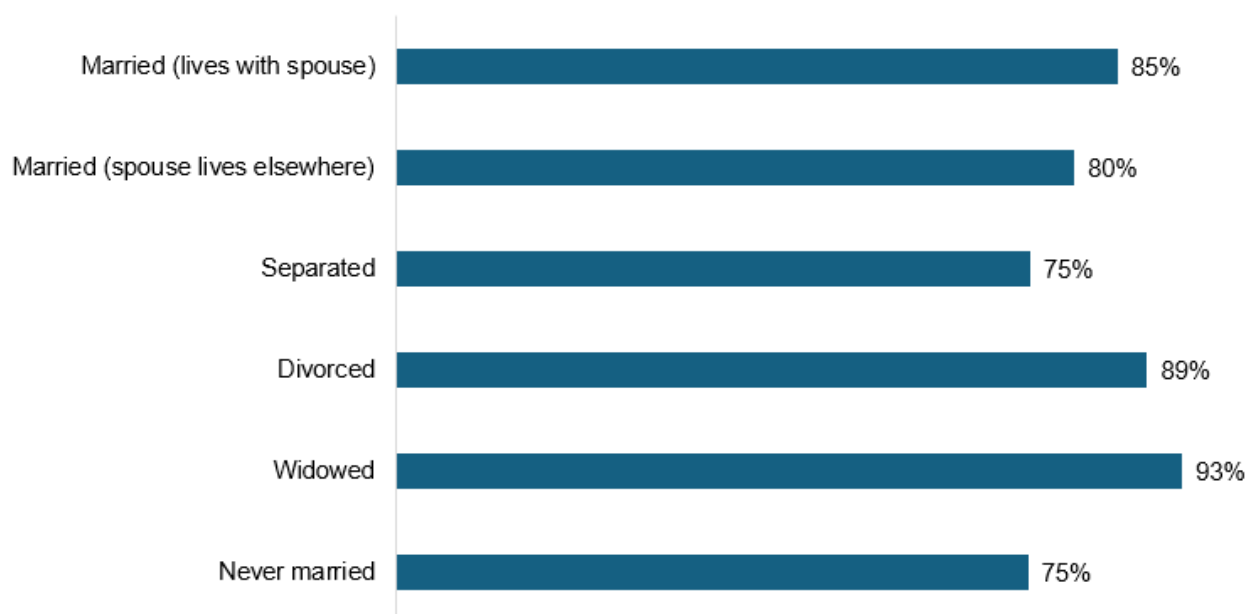
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<sup>102</sup> Anek Belbase and Laura Quinby, [Would Greater Awareness of Social Security Survivor Benefits Affect Claiming Decisions?](#), CRR-WP 2018-12, October 2018, 1; Katherine G. Carman and Angela A. Hung, [Social Security Household Benefits: Measuring Program Knowledge](#), MRRC WP 2018-384, September 2018, 2; Jeffrey B. Liebman and Erzo F.P. Luttmer, [The Perception of Social Security Incentives for Labor Supply and Retirement: The Median Voter Knows More Than You'd Think](#), NBER WP 20562, October 2014, 3.

<sup>103</sup> Allatar et al., [An Introduction to the UAS Internet Panel](#).

<sup>104</sup> Rabinovich and Perez-Arce, [UAS 457](#), 25-26.

**Figure 1. Percentage Correctly Identifying that Children Are Eligible for SI Benefits by Marital Status, June 2022 – July 2024**



Source: USC, [UAS Comprehensive File](#), December 2024; USC, [UAS Component File](#), December 2024.

Notes: The data come from Question 10h on UAS 457: “If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits.” The percentage correctly answering “True” is shown. The unweighted sample size for this survey is 13,632.

There are also statistically significant differences in awareness of SI benefits for children by age (Figure 2). Awareness increases with age, perhaps because more older adults have experienced the loss of a spouse and may have applied for SI benefits.<sup>105</sup> A little over two-thirds of respondents ages 18 to 29 answered correctly, compared to over 90 percent of respondents aged 50 or older. Although SI benefits may be more relevant for older adults, the loss of a family member can occur at any age, and younger adults need to be aware of the resources available to them and their children in the event of a worker’s death.

<sup>105</sup> U.S. Census Bureau, [“Love and Loss Among Older Adults,”](#) April 22, 2021.

**Figure 2. Percentage Correctly Identifying that Children Are Eligible for SI Benefits by Age, June 2022 – July 2024**



Source: USC, [UAS Comprehensive File](#), December 2024; USC, [UAS Component File](#), December 2024.

Notes: The data come from Question 10h on UAS 457: “If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits.” The percentage correctly answering “True” is shown. The unweighted sample size for this survey is 13,632.

There are also statistically significant differences in correct response rates by other characteristics. Lower rates of Hispanic respondents answer correctly compared to non-Hispanic respondents (78 percent compared to 84 percent). White respondents have the highest awareness of SI benefits for children, with 84 percent responding correctly. Awareness also increases with increasing levels of education, with 85 percent of those who attended graduate school answering correctly compared to 78 percent of those without a high school diploma. See Appendix Table C.1 for a complete set of results.

Women, people with more than a high school education, and older people had increased odds of responding correctly when controlling for other characteristics. Those who were separated or never married had lower odds of responding correctly than those who were married and living with their spouse. Hispanic people had lower odds of responding correctly relative to non-Hispanic people, and American Indian or Alaska Native people, Asians, and Hawaiians or Pacific Islanders had lower odds of correctly responding than

Whites. When controlling for other characteristics, those who reported they were retired had lower odds of responding correctly than those currently working.

***Recommendation 5: SSA should resume targeted outreach to families who may be eligible for SI benefits and evaluate the effectiveness of this outreach.***

SSA had begun an initiative to send letters to families of deceased workers who may be eligible for SI benefits. However this initiative has been discontinued and the planned evaluation was not completed. Given past research that shows that over half of children who have lost a parent are not receiving SI benefits and the knowledge gaps found in the UAS analysis above, SSA should continue outreach to ensure that eligible families are aware of SI benefits and apply for and receive those benefits and evaluate the effectiveness of such outreach.<sup>106</sup>

***Recommendation 6: SSA should partner with state departments of funeral services to improve outreach and training for funeral directors on SI benefits.***

When a person dies, family members frequently interact with funeral homes and directors. These organizations can be an important source of information on SI benefits for families. Each state has a licensing board for funeral directors.<sup>107</sup> SSA could partner with these boards to provide information and education on SI benefits that they could share with funeral directors in their states. Given the difficulty of targeting outreach to potential survivors and the knowledge gaps illustrated above, funeral directors could be an important partner in increasing awareness of SI benefits. A potential partnership could allow SSA to provide accurate and consistent information to funeral directors and allow funeral directors to better serve the families who seek their services.

***Recommendation 7: SSA should restart annual mailings of the Social Security Statement to all insured workers.***<sup>108</sup>

The Social Security Act requires SSA to send an annual statement to all workers aged 25 or older who are not already receiving Social Security benefits.<sup>109</sup> SSA has been in violation of the law since 2011, when they stopped mailing paper *Social Security Statements*.<sup>110</sup> In

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<sup>106</sup> Weaver, "[Parental Mortality and Outcomes](#)," 30.

<sup>107</sup> National Funeral Directors Association, "[Licensing Boards and Requirements](#)," last accessed August 18, 2025.

<sup>108</sup> The Social Security Advisory Board (SSAB) has examined this issue in the past. In 2013, the Board recommended that SSA reinstate the option to request a *Social Security Statement* and continue automatic paper mailings at designated intervals. SSAB, "[The Online Statement and MySSA Portal: SSA Should Take Additional Steps to More Effectively Communicate with the Public](#)," December 8, 2013, 6.

<sup>109</sup> 42 USC 1320b-13.

<sup>110</sup> Philip Armour, "[How Did the Reintroduction of the Social Security Statement Change Workers' Expectations and Plans?](#)," *Social Security Bulletin* 80, no. 4 (November 2020).

2014, SSA resumed mailing *Statements* to workers aged 25, 30, 35, 40, 45, 50, 55, and 60 or older who did not have an online mySocialSecurity account.<sup>111</sup> Prior research finds that the original rollout of the *Social Security Statement* in 1995 was associated with an increase in knowledge of SI benefits among younger workers.<sup>112</sup> The UAS analysis above shows that younger adults are less knowledgeable about SI benefits for children than older adults. For families with children, the death of a worker may be the first time they need to interact with SSA, and knowledge of the existence of SI benefits and potential eligibility is crucial. While the Board has a long history of supporting the regular mailings of the *Social Security Statement* generally, doing so could help increase awareness of SI benefits among workers and would restore compliance with the law.

## Conclusion

SI benefits are an important source of financial support for children who have lost a parent. Yet less than half of these children receive SI benefits.<sup>113</sup> The recommendations laid out in this paper will help to achieve the goal of assisting American children who have experienced profound loss and increase their opportunity to live productive lives.

*Bob Joondeph*

Bob Joondeph, Chair

*Nancy J. Altman*

Nancy J. Altman

*Jagadeesh Gokhale*

Jagadeesh Gokhale

*Amy Shuart*

Amy Shuart

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<sup>111</sup> Armour, "[Reintroduction of the Social Security Statement](#)."

<sup>112</sup> Barbara A. Smith and Kenneth A. Couch, "[How Effective Is the Social Security Statement? Informing Younger Workers about Social Security](#)," *Social Security Bulletin* 74, no. 4 (November 2014).

<sup>113</sup> Weaver, "[Parental Mortality and Outcomes](#)," 30.

## Appendix A: List of Recommendations

1. SSA should develop an online application for SI benefits.
2. SSA should allow the public to self-schedule appointments to apply for SI benefits.
3. SSA should provide the option to advance designate a representative payee in situations where an OAI or DI beneficiary has children receiving auxiliary benefits.
4. SSA should use the data it collects and work with states to identify children eligible for SI benefits.
5. SSA should resume targeted outreach to families who may be eligible for SI benefits and evaluate the effectiveness of this outreach.
6. SSA should partner with state departments of funeral services to improve outreach and training for funeral directors on SI benefits.
7. SSA should restart annual mailings of the *Social Security Statement* to all insured workers.



## Appendix B: SSA Parent-Child Relationship Categories and Dependency Requirements

This appendix describes the relationship and dependency requirements that apply to all types of child SI beneficiaries (minor children, disabled children, and students).

**Children:** A child is presumed to inherit from their birth parent and the birth parent's spouse (regardless of the spouse's sex) in a validly married couple.<sup>114</sup> In these cases, the child is deemed dependent on the parents.<sup>115</sup> A child does not need to be a biological child of the deceased worker if they can inherit as their child under state inheritance law.<sup>116</sup> When a child relationship is established using state inheritance law, the child is deemed dependent on the deceased worker unless someone else adopted the child during the deceased worker's lifetime.<sup>117</sup>

**Adopted children:** A child legally adopted by a worker before their death is deemed dependent on the adopting parent at the time of death.<sup>118</sup> In addition, if a surviving spouse legally adopts a child within two years of the deceased worker's death (or more than two years if the deceased worker had begun adoption proceedings before their death) and the child was living with or receiving one-half support from the deceased worker at the time of their death, the child is deemed to be the deceased worker's legally adopted child and dependent as of the date of their death.<sup>119</sup> A child may also be eligible for SI benefits if the deceased worker took steps to adopt the child, but the adoption was not completed.<sup>120</sup>

**Stepchildren:** A stepchild of a deceased worker is eligible for SI benefits if the child's parent or adoptive parent married the deceased worker at least nine months before their

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<sup>114</sup> SSA, "[Presumption of Title II Parent-Child Relationship Under State Intestacy Law – Overview](#)," POMS GN 00306.011.A (February 7, 2025).

<sup>115</sup> SSA, "[Presumption of Title II Parent-Child Relationship Under State Intestacy Law – Child and Birth Mother](#)," POMS GN 00306.012.A (September 13, 2019); SSA, "[Presumption of Title II Parent-Child Relationship Under State Intestacy Law – Child and Birth Mother's Spouse](#)," POMS GN 00306.013.A (July 18, 2025).

<sup>116</sup> SSA, POMS [GN 00306.013.B](#) (2025).

<sup>117</sup> SSA, POMS [GN 00306.010.B](#) (2011).

<sup>118</sup> SSA, "[Dependency Requirements for Child Adopted Prior to Entitlement or Death](#)," POMS GN 00306.136.B (November 23, 1998).

<sup>119</sup> SSA, "[Child Legally Adopted by NH's Surviving Spouse \(Benefits for 1/91 or Later\)](#)," POMS GN 00306.145.C (January 4, 2017).

<sup>120</sup> SSA, "[Equitable Adoption – General](#)," POMS [GN 00306.175.A.1](#) (December 13, 2023).

death and the child was receiving at least one-half support from the deceased worker at the time of death.<sup>121</sup>

**Grandchildren:** A grandchild or stepgrandchild of the deceased worker can qualify for SI benefits if the child's parents are deceased or disabled in the month that the deceased worker died.<sup>122</sup> A grandchild or stepgrandchild may also qualify if the child was legally adopted by the deceased worker's surviving spouse any time after their death and the child's parent or stepparent was not living in the deceased worker's household and making regular contributions to the child's support at the time of death.<sup>123</sup> In order to qualify for SI benefits, the child must also have lived with the deceased worker and received one-half support from the deceased worker throughout the entire year before the month of death.<sup>124</sup> The child must also have begun living with the deceased grandparent before they turned 18.<sup>125</sup>

**Posthumous children:** A posthumous child is a child conceived while the deceased worker was living but born after their death.<sup>126</sup> These children are eligible for SI benefits if the deceased worker provided support for the unborn child or the pregnant parent.<sup>127</sup>

**Posthumously conceived children:** A posthumously conceived child is a child conceived through assisted reproductive technology or artificial insemination after the deceased worker's death, using their preserved genetic material.<sup>128</sup> For all SI cases involving posthumously conceived children, SSA technicians are instructed to request a legal opinion regarding eligibility for SI benefits.<sup>129</sup>

**Surrogacy:** A child born by surrogacy is a child born to a surrogate who gives birth to a baby for the intended parent(s).<sup>130</sup> SSA technicians are instructed to request a legal opinion

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<sup>121</sup> SSA, "[Stepchild Relationship Requirements](#)," POMS GN 00306.230.A.2 (April 30, 2024); SSA, "[Dependency Requirements – Stepchild](#)," POMS GN 00306.232.A (February 12, 2008).

<sup>122</sup> SSA, "[Entitlement Requirements – Benefits Based on E/R of Grandparent](#)," POMS GN 00306.234.A.1 (May 28, 2024).

<sup>123</sup> SSA, POMS [GN 00306.234.A.1](#) (2024).

<sup>124</sup> SSA, POMS [GN 00306.234.C.1](#) (2024).

<sup>125</sup> SSA, POMS [GN 00306.234.C.1](#) (2024).

<sup>126</sup> SSA, "[Definitions of Terms Used in Determining Parent-Child Relationship for Title II Benefits](#)," POMS GN 00306.001.P (October 24, 2014).

<sup>127</sup> SSA, "[Entitlement Requirements – Section 216\(h\)\(3\) Child](#)," POMS GN KC00306.100.B.2 (May 29, 2024).

<sup>128</sup> SSA, POMS [GN 00306.001.Q](#) (2014).

<sup>129</sup> SSA, "[Use of State Intestacy Laws to Develop Title II Parent-Child Relationship](#)," POMS GN 00306.014.D (September 13, 2019).

<sup>130</sup> SSA, POMS [GN 00306.001.S](#) (2014).

regarding eligibility for SI benefits in all cases based on surrogacy except when a court degree has established a biological parent-child relationship.<sup>131</sup>

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<sup>131</sup> SSA, POMS [GN 00306.014.C](#) (2019).

## Appendix C: Additional Table

**Table C.1. Percentage Correctly Identifying that Children Are Eligible for SI Benefits by Demographic Characteristics, June 2022 – July 2024**

Characteristic	Percentage Correct
All	83.0%
Men	82.1%
Women	83.7%
Married (lives with spouse)	85.3%
Married (spouse lives elsewhere)	80.2%
Separated	75.0%
Divorced	88.9%
Widowed	93.0%
Never married	74.8%
Hispanic	77.5%
Not Hispanic	84.1%
White	84.2%
Black	80.4%
American Indian or Alaska Native	74.0%
Asian	74.8%
Hawaiian or Pacific Islander	66.6%
More than one race	83.2%
Less than high school	78.1%
High school diploma	83.0%
Some college	81.8%
Associate degree	85.3%
Bachelor's degree	82.8%
Graduate school	85.4%
Currently working	80.9%
Unemployed	74.0%
Retired	92.5%
Disabled	86.5%
Other or multiple labor force statuses	82.1%
Age 18 to 29	68.9%
Age 30 to 39	73.8%
Age 40 to 49	82.3%
Age 50 to 59	89.6%
Age 60 to 65	92.8%
Age 66 to 70	93.5%

Characteristic	Percentage Correct
Age 71 or older	91.7%

Source: USC, [UAS Comprehensive File](#), December 2024; USC, [UAS Component File](#), December 2024.

Notes: The data come from Question 10h on UAS 457: "If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits." The percentage correctly answering "True" is shown. The unweighted sample size for this survey is 13,632. The percentage of missing data is less than one percent. All distributional differences are statistically significant at the five percent level except for the difference between men and women.

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Emily Roessel (Senior Researcher) led the research and writing of this paper under the direction of Diane Brandt (Research Director) and Claire Green (Staff Director).

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## About the Board

The Social Security Advisory Board is a bipartisan, independent federal agency established in 1994 to advise the President, Congress, and Commissioner of Social Security on matters of policy and administration of the Old-Age, Survivors, and Disability Insurance and Supplemental Security Income programs. The Board has up to seven members, appointed by the President, Senate, and House of Representatives.



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