



# Disability Insurance

## Quick Guide to Social Security Benefits for Family Members

The Social Security Administration (SSA) offers four types of benefits to eligible family members: retirement benefits; survivors benefits; death benefits, and Social Security Disability Insurance (SSDI) benefits. This Quick Guide explains the different ways that family members can qualify for these benefits.

### Social Security Retirement Benefits

Social Security benefits are cash benefits that will pay you each month when you retire. The amount that you receive each month is based on an average of your highest 35 years of earnings over your work history. The amount may also be different if you choose to retire early, at your full retirement age, or later.

### Are family members eligible for your benefits?

If you're getting Social Security retirement benefits, some members of your family may also qualify to receive benefits, based on your record. These Social Security payments to family members will not decrease the amount of your retirement benefit.

**Spouse's Benefits:** Your spouse or former spouse may get up to 50% of your full benefit on your earnings record when you start receiving your Social Security retirement benefits. To get benefits, your spouse/former spouse must be either:

- Age 62 or older; or
- Younger than 62, if they are taking care of a child entitled on your record who is younger than age 16 or has a qualifying disability.

This can be helpful for a spouse who has never worked or had a job that didn't pay into the Social Security retirement system. Also, if your spouse earned less than you, and your retirement benefits are higher than your spouse's, then your spouse could get an additional payment so that your benefits are equal.

**Example:** Jane qualifies for a retirement benefit of \$1,250 and her spouse's benefit is \$1,400. At her full retirement age, she will get her own \$1,250 retirement benefit. The SSA will also add \$150 to match her spouse's benefit, for a total of \$1,400. Her spouse will also receive their full \$1,400. If either of them takes their retirement benefit before their full retirement age, both amounts are reduced.

**Children's Benefits:** Your dependent child may get up to 50% of your full benefit on your earnings record when you start receiving your Social Security retirement benefits. To get benefits, your child must be unmarried and:

- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- Have a disability, even if older than 18, and their disability began before age 22.

A step-child is eligible for benefits only if the step-parent financially supported the step-child before the step-parent becomes eligible for benefits or dies.

Social Security may also pay benefits to grandchildren, when the grandparent retires, becomes disabled, or dies, if certain rules are met. Generally, the biological parents of the child must be deceased or have a disability, or the grandparent legally adopts the grandchild. For more details about Social Security Retirement Benefits, visit [ssa.gov/retirement](https://ssa.gov/retirement).

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## **Social Security Survivors Benefits**

Social Security survivors benefits are payments which typically go to the family members of deceased workers who were receiving or were eligible for Social Security benefits. Most of the time, survivors benefits are based on the amount the worker was receiving (or was entitled to receive) from Social Security at the time of death.

### **Are family members eligible for benefits?**

How much your family could receive depends on your earnings. These are examples of monthly payments:

- A child under age 18 (19 if still in elementary or secondary school) or has a disability: 75%.
- Widow or widower, full retirement age or older: 100% of your benefit amount.
- Widow or widower, age 60 to full retirement age: 71½ to 99% of your basic amount.
- Widow or widower with a disability, age 50 through 59: 71½%
- Widow or widower, any age, caring for a child under age 16: 75%
- A divorced spouse, under certain circumstances
- A parent who was dependent on you for at least half of their support, age 62 or older:
  - One surviving parent: 82½%. Two surviving parents: 75% to each parent.



For more information about survivors benefits, visit [ssa.gov/benefits/survivors](https://ssa.gov/benefits/survivors).

## **Death Benefits**

A surviving spouse or child may also be entitled to a one-time death payment of \$255 if they meet certain rules.

Generally, the surviving spouse who was living in the same house when the individual dies will receive the payment. If they were living apart, the surviving spouse can still receive this payment if, during the month the worker died, they were already receiving benefits on the worker's record or became eligible for benefits upon the worker's death. If no eligible surviving spouse, the child (children) will receive the payment if, during the month the worker died, the child was already receiving benefits on the worker's record or became eligible for benefits upon the worker's death. If the eligible surviving spouse or child is not currently receiving benefits, they must apply for this payment within two years of the worker's death.

## **Social Security Disability Insurance Benefits**

Social Security Disability Insurance (SSDI) are cash benefits paid to you if you are unable to work due to a medical condition and you are "insured," meaning that you worked long enough and paid Social Security retirement taxes.

### **Are family members eligible for your benefits?**

When you start receiving SSDI benefits, certain members of your family may also qualify for benefits based on your work record. Family members include:

- Your spouse, if they are age 62 or older.
- Your spouse at any age, if they are caring for a child of yours who is younger than age 16 or who has a disability.
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 (or younger than 19 if still in high school).
- Your unmarried child, age 18 or older, if they have a disability that began before age 22.

Each family member may be eligible for a monthly benefit of up to 50% of the worker's benefit amount. However, there is a limit to the amount of total benefits (i.e., retirement, disability, spousal, children's, and survivor benefits) that a family can receive based on one worker's record.

### **Family maximum benefit**

The family maximum benefit depends on the worker's benefit amount and the number of family members who also qualify on that record. If the sum of all the benefits is greater than the family limit, the benefits to family members will be reduced. The worker's benefit is not affected. The math is complicated, but usually if the family member (called the "breadwinner") is receiving retirement benefits or is deceased, the family maximum will be between 150% and 188% of the breadwinner's primary insurance amount, which equals the monthly benefit they would get at full retirement age.

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For SSDI recipients, the family maximum is between 100% and 150% of their primary insurance amount. Note that the family maximum involves only benefits paid on the breadwinner's work record. It does not include payments to other family members based on their own records. However, if any of those family members are claiming multiple benefits (e.g., your husband can get retirement benefits on his record and spousal benefits on yours), SSA will not pay both combined. It will pay an amount equal to the higher of the two.

### **Can you get benefits retroactively?**

Full retirement age claims and survivor claims may be paid for up to six months retroactively. In certain cases, benefits involving disability up to 12 months may be paid retroactively.

**For more information on navigating finances, visit [TriageHealth.org/navigating-finances](https://www.TriageHealth.org/navigating-finances) and [CancerFinances.org](https://www.CancerFinances.org).**

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