

Are My Children Eligible for Social Security Benefits?

The Social Security Administration provides more benefits to children than to any other group. Children are eligible for [social security benefits](#) under the account of a parent, step parent, or foster parent that is either disabled or retired (and therefore eligible for Social Security benefits). They are also eligible if said guardian has died after paying social security taxes a long enough period to qualify their survivors for benefits.

Children can receive benefits if they are:

• Single, • Under 18, • Or, 18 to 19 years old and still attending elementary or secondary school full time, • Or, over the age of 18 and disabled before the age of 22.

Q: But, will my children receive social security benefits even if they do not live with me?

If your children do not live with you, their ability to obtain benefits will depend on the specific relationship you share with them. For a child to be able to obtain benefits under your social security account, he or she must be financially dependent upon you. Whether they live with you or not, your child will automatically be considered your financial dependent if you share any of the following relationships with them:

• He or she is your legitimate child • The child is your legally adopted child • He or she is your natural but illegitimate child for whom a judge has issued a determination of support, or for whom you make regular financial contributions.

If you have a recognized, illegitimate child who does not reside in your home, and for whom a judge has not made an official determination of support, you can give evidence of that child's financial dependence upon you by providing:

• Evidence that the child is eligible as your dependent under other programs (state and federal) • Previous tax returns in which you claimed the child as a dependent • Bank records, cancelled checks, etc., showing that you made regular payments on behalf of or in support of your child • Other proofs

Financial dependability (and eligibility for social security benefits) of a stepchild, on the other hand, will only be determined when that child lives with you and shares with you a parent and child relationship. As a guideline, your husband or wife's legitimate child, adopted child, or illegitimate child will be considered your step child. This step child will remain eligible for benefits after the death of or divorce from their natural parent (your spouse), as long as the child continues to live with you in a regular parent and child relationship.

In any of the above cases, you can provide proof of your relationship to your child. In addition, you can also decide to give evidence that you do not live in a parent child relationship with the child; that is, you neither live with the child nor support him or her financially. If you do this, your child will not be entitled to social security benefits under your account.

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