

Social Security Benefits for Children in Foster Care

Did you know that foster parents might be eligible for additional benefits from the Social Security Administration ([SSA](#))? Foster children with disabilities may be eligible for benefits under their own account, and if you're on Social Security disability or retirement benefits, a foster child may be eligible for additional income.

Foster Children With Disabilities

If your foster child has special needs, such as foster children with Down syndrome or [autism](#), he or she may be eligible for Supplemental Security Income (SSI). These benefits are for people of all ages, but are only awarded to families with a severe financial need. This means that if your family earns a good living, a foster child will not be eligible for SSI benefits.

Your specific income limit will vary depending on how large your family is. For example, if you're a single parent you couldn't earn more than \$38,000 per year before taxes. If you're married and have other children, you could earn up to \$55,000 per year. The SSA has a chart on its website that can help you determine your specific household income limit. Income is the top reason for children with disabilities to be denied benefits, but once a foster child turns 18 your own income will no longer count, even if a foster child still lives at home with you.

If You're Receiving Social Security

If you're currently on disability benefits or Social Security retirement benefits, a foster child under age 18 may be eligible for benefits under your account. A dependent could receive 50% of your monthly payments (on top of your own benefits). A foster child could be eligible for [auxiliary benefits](#) so long as she's lived with you for a year meets one of the following conditions:

1. The child's parents are deceased
2. The child's parents are disabled
3. You legally adopt your foster children

This means that if your foster child's biological parents are still in the picture, it can be very challenging for your family to receive additional benefits. Still, it's a great option for families who are eligible. Your foster child could receive auxiliary benefits until she turns 18, or until she turns 19 if she's still in high school.

Starting Your Application

If you're applying for [SSI benefits](#) on behalf of a child or if you're simply applying for additional benefits under your own account, you'll need to do so at your closest Social Security office. There are more than 1,300 offices located across the country.

To make an appointment to apply in person with the help of a Social Security representative, call the SSA toll free at 1-800-772-1213. It will typically take 3-5 months for the SSA to make a ruling on an SSI application on behalf of a child, and less time to add a dependent to your own Social Security account.