

How A Child in Foster Care Can Qualify for Social Security Benefits

Foster parenting is a wonderful way to make a difference in the life of a child who needs a loving home. But, raising a child can be expensive. In order to make it easier on families who care for foster children the Social Security Administration ([SSA](#)) has a few different types of assistance that can be awarded to foster children in certain circumstances.

Disability Benefits for The Child

If you're a foster parent the child that you are fostering may be eligible to receive [Social Security benefits](#) to help defray the costs of raising that child. A large percentage of children in foster care have disabilities or special needs that can qualify them to receive Social Security disability benefits. If you are a foster parent to a special needs child you can apply for Social Security disability benefits for that child. In order to receive disability payments for a child with special needs you will need to file a Social Security disability claim and the child must meet the criteria listed in the Social Security's Administration [Blue Book](#) listing for whatever the disability is that the child has. Some of the [common conditions](#) that affect children in foster care that can qualify for disability benefits include:

- Low birth weight
- Birth defects or problems
- Complications from being born with addictions
- Autism Spectrum disorders
- Down's syndrome
- Autoimmune disorders
- Depression

SSI Benefits for Foster Children

Foster children who are not disabled may qualify for SSI, or [Supplemental Security Income](#). This benefit depends on the household income so if you or spouse makes a lot of money you will not be able to receive these benefits for your foster child. However, if you are on a limited income or if you or your spouse don't make much money SSI payments can help pay for some of the costs associated with raising a child to ease the financial burden of foster parenting.

Auxiliary Benefits for Foster Children

If you are receiving Social Security disability benefits yourself, your foster child may qualify for auxiliary benefits. Auxiliary benefits can be up to 50% of the amount of benefits that you are already receiving. In order for your foster child to qualify for auxiliary benefits the child must be under the age of 18 or be 19 years old but still in high school. The foster child must also meet one of these criteria:

- The child's parents need to both be deceased.
- The child must be receiving disability benefits for themselves.
- The child is legally adopted by you.

Applying for Social Security Benefits for a Foster Child

There are a lot of different situations in which a foster child can qualify for Social Security benefits but each foster child has a unique situation that must be taken into account when figuring out what type of benefits they may qualify for. Foster parents who are interested in finding out if their foster child [is eligible](#) for any type of Social Security benefits should make an appointment with their local [Social Security Administration office](#) talk with a staff member and find out what benefits, if any, their foster child qualifies for based on the child's unique history and situation.

Resources Found Via:

- <https://www.ssa.gov/>
- <https://www.ssa.gov/disability/>
- <https://www.disability-benefits-help.org/glossary/social-security-blue-book>
- <https://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>
- <https://www.ssa.gov/ssi/>
- <https://www.ssa.gov/forms/ssa-4.html>
- <https://www.disability-benefits-help.org/social-security-disability-locations>