
The Social Security “Blackout” Period

When a worker who is covered by Social Security dies, certain monthly benefits may be available to his or her survivors. Depending on the situation, these can include:

- **Mother’s or Father’s benefit:** Monthly income paid to a surviving spouse who is caring for a worker’s dependent child who is under age 16, or disabled before age 22.
- **Child’s benefit:** A monthly income for the dependent child of a deceased, disabled, or retired worker. To qualify, a child must be under age 18, or age 18 or 19 and a full-time elementary or high school student, or 18 or over and disabled before age 22.
- **Widow(er)’s benefit:** Monthly retirement income for the surviving spouse (or former spouse) of a deceased worker.
- **Parent’s benefit:** Monthly income paid to the surviving dependent parent or dependent parents of a deceased worker.

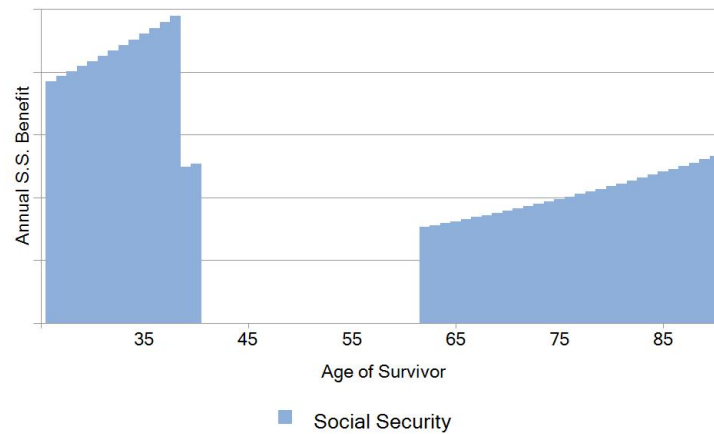
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Social Security survivor benefits are paid only for a limited period of time. In young families with minor children, the death of one spouse leaves the surviving spouse to raise the children alone. The chart below graphs the Social Security survivor benefits typically payable in a hypothetical case in which a 26 year-old surviving spouse is left behind to raise a three year-old child.

- The surviving spouse receives a Mother’s or Father’s benefit until the child reaches age 16.
- The child receives a Child’s benefit until reaching age 18.
- At retirement, the surviving spouse receives a Widow(er)’s benefit. The earliest age that this benefit can be paid is age 60. In this example, the survivor has chosen to receive this benefit at age 62.

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- Between age 40, when the child reaches 18, and age 62, when the survivor begins to receive retirement benefits, no Social Security benefits are payable. This is known as the Social Security “blackout” period.



How would you cover the gap in the blackout period?