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IS YOUR CHILD ENTITLED TO RECEIVE SSDI BENEFITS?

by Susan C. Ryan, Esq.

Are you disabled and receiving SSDI benefits? Is the other parent receiving SSDI benefits? If so, your child may be eligible to receive the Social Security dependent disability allowance. This is an extra benefit intended to provide for dependent children. Social Security considers biological children and/or dependent stepchildren to be children of the disabled. The amount of this allowance is determined by the maximum family benefit that can be paid on a worker's earnings record. The benefits are paid to the person who has custody of the child or children.

A child may be eligible to receive the dependent disability allotment if they are (1) unmarried, and (2) younger than 18 years old. Unmarried children who are 18 years old or older may receive benefits in two circumstances: (1) the child is under 19 years old and is enrolled full time as a student in a secondary school; or (2) the child is disabled and the disability occurred before the child turned 22 years old.

A child may also be eligible to receive a retroactive payment for the dependency allotment based on the date of the parent's disability. For more information on this and other Social Security topics, go to www.ssa.gov.

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