

Childhood Disability Benefit and Auxiliary Benefit

Fact Sheet 2022

What is CDB and who is eligible?

Social Security has an additional benefit called Childhood Disability Benefit, formerly known as Disabled Adult Child (DAC). This is for unmarried individuals who are 18 and older, who acquired a disability prior to age 22, and whose parent(s) is receiving Social Security Retirement, Social Security Disability Insurance (SSDI), or is deceased.

What benefits are available under CDB?

As with SSDI, CDB beneficiaries will receive monthly cash benefits and are eligible for Medicare after 24 months of entitlement. While waiting for Medicare, the beneficiary is encouraged to apply for Medicaid (MassHealth in Massachusetts).

What does 'technical entitlement' mean?

If the parent's Retirement or SSDI cash benefit is too low, the CDB beneficiary will only be eligible for Medicare. This is referred to as being 'technically entitled.'

What happens when working on CDB?

CDB falls under the same umbrella as SSDI. The CDB beneficiary will be entitled to the same work incentives as an SSDI beneficiary, including Trial Work Period (TWP) and Extended Period of Eligibility (EPE).

Note: CDB beneficiaries must report work activity and wages to Social Security, whether they are considered 'technically entitled' or not.

Special CDB Circumstances

Marriage can cause the loss of CDB benefits. Some CDB beneficiaries may also receive SSDI based on their own work history. Some CDB beneficiaries may also receive Supplemental Security Income (SSI) benefits based on financial need.

What is an Auxiliary Benefit?

When you qualify for SSDI, your minor, dependent children may also be eligible to receive benefits on your record. When a child collects benefits based on the Social Security record of a disabled parent who is receiving SSDI, the benefits are technically known as auxiliary benefits, and the child is known as an "auxiliary beneficiary."

Who is Eligible?

To be eligible, your dependent child must be:

- Younger than age 18.
- Between ages 18 and 19, and a full-time student at an elementary or secondary school (grade 12 or below).

Note: Your eligible child can be your biological child, adopted child, or stepchild. A dependent grandchild may also qualify.

What is the Amount of the Auxiliary Benefit?

The benefit amount available to your children will depend on how much you paid in, your benefit amount, and the number of qualifying family members you have. If you have only one child, your child will likely receive about half of your monthly SSDI benefits.

What happens to Auxiliary Benefits when working?

When you begin working, Social Security continues to pay any dependents entitled on your record, as long as you are due SSDI. If Social Security determines your SSDI should be suspended or terminated because of your work activity, your dependent's benefit will also be suspended or terminated.

For more information about
Work Without Limits Benefits Counseling
call toll-free
1-877-YES-WORK (1-877-937-9675)
or visit workwithoutlimits.org