

# Childhood Disability Benefit and Auxiliary Benefit

SSDI Fact Sheet 2025

## What is Childhood Disability Benefit and who is eligible?

Social Security has an additional benefit called Childhood Disability Benefit (CDB), 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 (are) receiving Social Security Retirement, Social Security Disability Insurance (SSDI), or is (are) 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 receiving SSDI, the benefits are known as auxiliary benefits, and the child is an auxiliary beneficiary.

## Who is Eligible for Auxiliary Benefit?

Your dependent child must be younger than 18 years of age, with or without a disability. The benefit will end when the child turns 18, however, if the child is still in high school when they turn 18, the benefit will continue until they graduate from high school or turn 19 years of age, whichever comes first.

**Note:** Eligible children can be biological, adopted, or stepchildren. A dependent grandchild may also qualify.

## What is the amount of the Auxiliary Benefit?

The benefit amount available depends on the number of qualifying family members you have. If you have one child, the child will likely receive about half the amount of your monthly SSDI benefit. If more than one child, the Auxiliary Benefit will be split equally among them.

## What happens to Auxiliary Benefits when working?

When you begin working, Social Security continues to pay any dependents entitled on your record, if 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)**  
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