

Social Security Benefits for Children & Adolescents

One of the most confusing things about the Social Security disability program is that multiple benefits are available and each has its own set of eligibility requirements, operational rules, and work incentives. Below are the three different types of benefits provided by Social Security.

Benefit	Supplemental Security Income (SSI)	Child's Benefits	Childhood Disability Benefits (CDB)
General Information	SSI is the most common benefit provided to children and adolescents with disabilities. SSI is a federal program that gives monthly payments to people who are age 65 and older, or to people of any age who have a severe disability and who have little income and few resources.	Child's benefits are the second most common form of Social Security benefit received by children and adolescents and it actually has nothing to do with having a disability.	Title II disability benefits are the least common Social Security benefits received by children or adolescents. Social Security Disability Insurance (SSDI) is provided to individuals with severe disabilities who have worked, paid into the Social Security trust fund, and earned enough credits to establish "insured status". The Childhood Disability Benefits (CBD) program is a more common way for young people to qualify for a Social Security benefit based on disability.
Eligibility	Eligibility for SSI is based on disability, blindness, or being over age 65.	Eligibility for child's benefits is based on age, dependency, and relationship with a former insured worker who is now deceased, disabled, or retired and collecting Social Security benefits.	Eligibility for CDB is based on disability or blindness and relationship with a former insured worker who is now deceased, disabled, or retired and collecting benefits.
Definition of Disability	Two different definitions of disability for SSI: The definition for children under age 18 only applies to the SSI program. The definition of disability for individuals ages 18 and older is the same as for all other Social Security disability programs.	The child's disability is not a factor in eligibility for child's benefits. It is possible for a child to receive child's benefits if a parent is disabled and collecting Social Security disability benefits.	Only one definition of disability applies in CDB-the standard adult definition used by all Social Security disability programs for adults.

Benefit	Supplemental Security Income (SSI)	Child's Benefits	Childhood Disability Benefits (CDB)
Age Requirements	SSI is available to any otherwise eligible individual regardless of age.	Child's benefits may only be received until the child turns 18 or ceases participation in secondary school. It is possible to receive child's benefits up to a maximum age of 19 years 2 months if the child remains in secondary education.	Individuals must be at least 18 to qualify for CDBs. In addition, the individual must have become disabled per Social Security's definition prior to age 22.
Means tested	Eligibility for SSI is means tested. Strict limits are placed on earned income, unearned income, and resources. Income from parents counts when eligibility determinations are made and when Social Security calculates the amount of the monthly SSI payment.	Child's benefits are not means tested. Unearned income and resources are not considered in any way. Earned income is a factor and may cause a reduction in cash payments based on the annual earnings test rules.	CDBs are not means tested. Unearned income and resources are not considered in any way. Earned Income is a factor. Employment that Social Security determines to represent substantial gainful activity will cause ineligibility for CDBs.
Medicaid	In most states, establishing eligibility for SSI leads to automatic eligibility for Medicaid. There are 13 states in which this is not the case.	Child's benefits do not come with either Medicaid or Medicare Coverage.	Eligibility for CDBs will lead to Medicare coverage once the 24-month Medicare qualifying period has been served. The earliest date that Medicare coverage could begin would be the month the individual turns age 20.
Monthly Payments	Monthly payment amounts for SSI will vary from \$1 up to the annual federal benefit rate (FBR). Some states supplement the FBR.	Monthly payment amounts for child's benefits are based on the insured worker's past earnings as well as how many other family members are collecting a benefit from the same insured worker.	Monthly payment amounts for CDBs are based on the insured worker's past earnings as well as how many other family members are collecting a benefit from the same insured worker.
Marriage	Marriage may affect both SSI eligibility and the monthly benefit amount.	Marriage may cause ineligibility for child's benefits.	Marriage may cause ineligibility for CDBs.

Modified from Miller, O'Mara, & Kregel, 2012