

# Disability Planner: Benefits For A Disabled Child

## Social Security

[Official Social Security Website](#)

Go to: <http://www.socialsecurity.gov/>

[file:///D:/Transition%20Toolkit/Section%206\\_%20Social%20Security/Disability%20Planner%20%20Benefits%20For%20A%20Disabled%20Child.htm](file:///D:/Transition%20Toolkit/Section%206_%20Social%20Security/Disability%20Planner%20%20Benefits%20For%20A%20Disabled%20Child.htm)

A child under age 18 may be disabled, but we don't need to consider the child's disability when deciding if he or she qualifies for benefits as your dependent. The child's benefits normally stop at age 18 unless he or she is a full-time student in an elementary or high school (benefits can continue until age 19) or is disabled.

For a child with a disability to receive benefits on your record after age 18, the following rules apply:

- The disabling impairment must have started before age 22, and;
- He or she must meet the [definition of disability](#) for adults.

### **Adults Disabled Before Age 22**

An adult disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits. We consider this a "child's" benefit because it is paid on a parent's Social Security earnings record.

The "adult child"—including an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22.

**Example:** A worker starts collecting Social Security retirement benefits at age 62. He has a 38-year old son who has had cerebral palsy since birth. The son will start collecting a disabled "child's" benefit on his father's Social Security record.

[What if the adult child never worked?](#)

[What if the adult child is currently working?](#)

[What if the adult child is already receiving SSI benefits?](#)

[What if the adult child is already receiving disability benefits on his or her own record?](#)

**What if the parent never worked?**

**Can an application be completed online for disabled adult child's benefits?**

**How do we decide if an adult "child" is disabled for SSDI benefits?**

**What happens if the adult child gets married?**

Let's look at the other requirements:

- [How Much Work Do You Need?](#)
- [What We Mean By "Disability"](#)
- [How We Decide If You Are Disabled](#)
- [Return to "Special Situations"](#)