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SSDI Benefits for Disabled Adult Children Based on Parental Work Records

An adult child may receive disability benefits on her parent's work record if she meets certain criteria. **All** of these criteria must be met for the adult child to qualify:

- The adult child must be at least 18 years old,
- The disability must have started before the adult child turned 22 years old,
- The adult child must meet Social Security's definition of "disabled" for adults (see below), and
- The adult child must be unmarried (If the adult child gets married, benefits from his parents' work record typically ends unless, for example, he marries another disabled adult child).

SSDI benefits from a parent's work history are also payable to an adult child if she is disabled at age 18 and if the child received dependents' benefits on a parent's Social Security work record before turning 18.

To qualify for Social Security benefits, a worker can earn up to four Social Security credits per year. A worker must earn at least \$5040.00 per year to qualify for the full four credits (or \$1260.00 for one credit). Typically, 40 credits are needed to qualify for disability benefits, although there are exceptions for younger workers with disabilities who seek to qualify for SSDI based on their own work records.

How Does Social Security Determine a "Disability"?

Social Security has a strict definition of "disability":

- The applicant cannot do work that he did before;
- Due to the applicant's medical condition, the applicant cannot adjust to other work (as determined by SS); and

• The applicant’s disability is expected to last for at least a year or result in death.
To determine whether an adult is disabled, Social Security examines five questions:

- Is the individual working?
 - If the individual works and is earning more than \$1170.00 per month (in 2017), she is not disabled
- Is the individual’s condition “severe”?
 - For a condition to be “severe,” it must interfere with basic work-related activities
- Is the individual’s condition found on Social Security’s list of disabling conditions?
 - If the condition is on the list, the individual is automatically deemed to be disabled
 - If the condition is not on the list but is deemed to be equally severe as the conditions on the list, the individual is considered disabled
 - If the condition is not on the list and is not equally severe, proceed to the next question
- Can the individual perform the work he previously did?
 - If the individual can continue performing the work, he is not disabled
 - If the individual cannot continue performing the work, proceed to the next question
- Can the individual perform any other type of work?
 - This is determined by considering factors like age, medical condition, education, past work experience, and transferrable skills
 - If the individual can adjust to other work, the disability claim will be denied
 - If the individual cannot adjust to other work, the claim will be approved

For more information about the childhood disorders which SSDI covers, go to <https://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>. For more information about the adult disorders which SSDI covers, go to <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>. Each page has a specific reference to “Mental Disorders” to provide guidance on what mental conditions are routinely considered a qualifying disorder.

Finally, if it looks like the adult child will be eligible for SSDI on a parent’s work record, you will need to contact Social Security by phone (1-800-772-1213) to schedule an appointment to apply for benefits. The disabled adult child’s benefits application cannot be completed online. To expedite the process, you can complete an “Adult Disability Report” prior to the appointment..

The information provided in this article is accurate as of the date of this article but will change over time. The reader is instructed to consult an attorney or the Social Security Administration for the most up-to-date information about SSDI benefits.

This article is provided for informational purposes only and should not be construed as legal advice. It does not create or continue an attorney client relationship.