



## Adult Child

An adult who first becomes disabled before turning 22 years of age may, under certain circumstance, qualify for child's benefits for Social Security Disability (SSD). The Social Security Administration (SSA) defines a Disabled Adult Child (DAC) as someone who becomes disabled prior to age 22, who's eligible for disability benefits.

In order to qualify for SSD as a DAC, you must be unmarried, 18 years old or older, and have become disabled before turning 22 years old. Adult children qualify for benefits under their parent's Social Security eligibility. This means that the parent under whom they qualify must be:

- deceased,
- receiving Social Security retirement benefits,
- or be receiving SSD benefits in order for the DAC to qualify to receive benefits as well.

In some cases, an adult child may also have a work history during which he or she has made some contributions to the SSD fund and would therefore potentially qualify for receiving disability benefits paid based on his or her own work history. However, in most instances, the amount of benefits an adult child can receive are higher if they qualify under their parents' eligibility instead. This is because the adult child typically has a much more limited work history which can affect the amount of their

monthly SSD payments.

The SSA reviews claims for adult children under the same general eligibility and medical eligibility criteria as they do with any other adult disability application. The only difference in an adult child's eligibility determination is the fact that the parents' [work credits \(/glossary/social-security-disability-work-credit\)](#) are accounted for rather than the child's in deciding if the child has sufficient contributions to the SSD fund to meet this portion of the general eligibility criteria for receiving disability benefits.

It is important to note that according to SSA regulations, a child need not be a biological child of the qualifying parent. A step child, grandchild, and sometimes even step grandchildren can qualify, provided the parent or grandparent under whom they qualify for SSD benefits was their legal guardian.

As the process of qualifying for SSD benefits as an adult child can be affected by familial relationships, in addition to changes in the parent or grandparent's status, it's best to seek assistance in filing an SSD claim as a DAC. A Social Security advocate or attorney can help you navigate and better understand the entire application and review process, and may increase your chances of receiving benefits.