

Benefits for family members when you are disabled

If you are entitled to Social Security Disability Insurance (SSDI), certain members of your family may also be entitled to benefits based upon your work record.

You must be entitled to Social Security Disability Insurance (SSDI).

First, you must be found disabled according to Social Security's definition of disability and be eligible for SSDI. SSDI is Social Security's disability program based upon a worker's earnings record. Generally, to be eligible for SSDI, you must have earned at least 20 quarters of credit within a 10-year period of time. Supplemental Security Income (SSI) does not provide for any family member benefits.

Certain members of your family may be entitled to benefits on your record.

Each family member may be eligible for up to 50% of your monthly benefit amount. There is a maximum limit on the amount of benefits that can be paid to your family members. That limit is dependent upon your monthly benefit amount and the number of family members also eligible on your record. Generally, the family limit is 50% - 80% of your monthly benefit.

Your spouse

Your spouse may be entitled at age 62 or older, unless he/she is currently receiving a higher Social Security benefit based upon his/her own record. This benefit is permanently reduced by a percentage according to the number of months until his/her full retirement age. Your spouse may be entitled at any age if he/she is caring for your child under the age of 16 or if he/she is disabled and receiving Social Security disability benefits. The spouse benefits continue until the child reaches age 16 or he/she is eligible for retirement retirement benefits.

Your divorced spouse

Your ex-spouse may be entitled to benefits on your record, even if you have re-married. Your ex-spouse must have been married to you for at least 10 years; must be at least 62 years of age; must be unmarried; and must not be eligible for an equal or higher benefit on his/her own record or someone else's record. The divorced spouse benefit has no effect on the benefit amount you or your current spouse may receive.

Your children - biological, adopted or step

Your child, adopted child or step-child may be entitled to benefits if he/she is unmarried and: under the age of 18; between 18 - 19 years of age and a full-time student up to grade 12; or 18 or older and have a disability that began prior to the age of 22. Each child may be entitled to up to 50% of your monthly benefit. There is a maximum limit on the amount of benefits that can be paid to your family members. That limit is dependent upon your monthly benefit amount and the number of family members also eligible on your record. Generally, the family limit is 50% - 80% of your monthly benefit.

Your disabled child age 18 or older - biological, adopted or step

Your disabled child age 18 or older may be entitled to benefits based upon your record if the disabling impairment began prior to age 22 and he/she meets the definition of disability for adults. *NOTE: A disabled child age 18 or older may also be entitled to benefits based upon a parent's record under the same requirements if that parent is deceased or receiving retirement benefits.