

# Your Social Security

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News and Information for SSDI and SSI Recipients

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## Social Security Benefits for Children

What you need to know.

“Ellen” struggles with bipolar disorder and borderline personality disorder and her parents worry about her future. (Ellen is a real person and gave us permission to tell her story here, but to protect her privacy we are not using her real name.)

At 24 years old, Ellen has had multiple hospitalizations for suicide attempts since she was teenager. She takes medications and sees a psychiatrist and a therapist on a regular basis.

She wants to work, but the severe symptoms of her illnesses cause

employment problems. As a consequence she has worked at several jobs, but has never earned much money. Not married, Ellen lives with her parents and her personal life is chaotic. Her parents worry about what will happen to Ellen when they are not there to care for her and they especially worry about her medical needs.

When Ellen’s father retired and applied for Social Security retirement benefits, he indicated that he had a child (Ellen) who had become disabled before she was 22 years old. Ellen applied for benefits as a Disabled Adult Child (DAC) on her father’s earnings record. Ellen’s lawyer gathered medical and school records, obtained doctors’ reports about her condition and her limitations, and presented her testimony to an administrative law judge at a hearing. The judge awarded her DAC benefits, because Ellen was able to prove she is disabled, her disability began before the age of 22, she had not been able to work successfully, and she was unmarried. Her parents were relieved to have a more secure future in place for their daughter with a modest monthly check and Medicare benefits. Ellen hopes she will be able to work when her illnesses are under control.

Ellen met the requirements for one of three categories of children who may be eligible for Social Security Disability Insurance (SSDI) or Supplementary Security Income (SSI).



Qualifying for SSA children’s benefits can be a complex process with many rules and limitations..

Let’s take a look at all three categories and the qualification requirements.

### Adults disabled since childhood.

To qualify for disability benefits as a disabled adult child, you must be older than 18 and have a disabling impairment that began prior to you reaching age 22. Your impairment must have continued uninterrupted and has made it impossible for you to work at any job. You must have a parent who is receiving Social Security benefits (due to retirement or disability) and you cannot be married. You must apply for Disabled Adult Children (DAC) benefits on your parent’s account. Ellen fits these qualifications.

**Low-income disabled children.** Disabled children whose families have low income may be eligible for Supplemental Security Income (SSI). To qualify in this

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**Social Security**  
**Benefits for Children**  
What You Need to Know.

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*(Social Security Benefits for Children... continued from page 1.)*

category, you must be under the age of 18 or under the age of 22, if you are a student regularly attending school (as determined by Social Security), and not married.

You must be blind or disabled. Your disability, according to Social Security requirements, must result in "marked and severe functional limitations or can be expected to result in death and has lasted or can be expected to last for a continuous period of not less than 12 months." Children may be eligible for SSI disability benefits beginning as early as the date of birth up to age 18; there is no minimum age requirement.

**Social Security Auxiliary Benefits.** Many disabled workers who apply for Social Security Disability benefits believe that they are the only ones eligible to receive benefits from SSA. This is not necessarily the case. In some cases, a disabled worker's family members, such as their dependent children – whether disabled or not – may be able to receive benefits, as well.

The benefits that are paid to family members are referred to as auxiliary benefits. If a parent, adoptive parent, or stepparent, is receiving Social Security retirement or SSDI benefits (or if a parent is deceased and was entitled to one of these benefits before they died), the child may be eligible to receive auxiliary benefits. Family members of those who receive SSI are not eligible for auxiliary benefits from the Social Security Administration.



**"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.**

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com)

To qualify for auxiliary benefits, a child must be unmarried and under the age of 18. However, a full-time student enrolled at an elementary or secondary school, can continue to receive benefits either until graduation or until two months after turning 19, whichever comes first.

Under auxiliary benefits a child is eligible for up to 50% of the parent's monthly benefit, subject to a family maximum.

As you can see, qualifying for SSA children's benefits can be a complex process with many rules and limitations. We're here to help you untangle the complexities and guide you through the process. Call us at Cuddigan Law for a free evaluation of your situation.



## Comfort Food

From the kitchen of Janet Cuddigan

### Ambrosia Salad

- 1 can mandarin oranges, drained (11 oz.)
- 1 can pineapple chunks in juice, drained (11 oz.)
- 1 cup coconut flakes
- 1 cup sour cream
- 1 cup miniature marshmallows

Mix all ingredients. You can use whipped cream or Cool Whip instead of sour cream. Chill several hours or overnight. (It is also good without the sour cream or marshmallows.)

## Applying for Social Security Disability & What You Need to Know Now: A Free Seminar

Are you thinking about applying for Social Security Disability benefits? Has your initial application for benefits been denied? You can learn what you need to know now about Social Security Disability Insurance from Cuddigan Law.



At our free and open-to-the-public seminar, our attorneys will share tips and inside information on how to get the insurance benefits you've earned.

Thursday, May 14, 6:30 p.m.  
Regency Lodge Omaha  
909 S. 107th Avenue

(If you know of a friend or a family member who would benefit from this seminar, do them a favor and tell them about it.)

This seminar is free but seating is limited so please call 402.933.5323 to reserve your place.

## Question of the Month

What are compassionate allowances?

They are special Social Security rules which provide benefits quickly to people whose medical conditions are so serious that they obviously meet disability standards.

## Meet Marisela Robles

A spotlight on the professional team members who work for you at Cuddigan Law.

When you join our client family at Cuddigan Law one of the first people you are likely to meet is Marisela Robles. She will greet you with a friendly smile and a Hello!, or maybe with a friendly smile and an ¡Hola! Mari (as she is known to friends, co-workers and clients) is bi-lingual which is a great help for our Spanish-speaking clients who may struggle a bit with English.



As a Legal Assistant/Case Manager for Cuddigan Law, Mari is one of the newest staff members at Cuddigan Law. She joined the firm in November of last year and is making great contributions every day. As the holder of an associate degree as a paralegal and a bachelor's degree in business, she has a solid foundation to help people get the Social Security disability benefits they have earned. Mari describes her job duties like this: "I assist the attorney in gathering information for each case, provide the client with case status and communicate information to the Social Security Office. I like to build the clients' trust and give them the representation they need," Mari says.

When she is not working, Mari likes to spend time hanging out with her family and friends. She also donates her time and talents to various non-profit organizations, but she has a particular soft spot in her heart for the Language and Culture School of Omaha (LACSO). Mari serves on the board of directors for LACSO which offers English classes to immigrants. LACSO volunteers have given hundreds of local families the skills to help them better communicate with school personnel, to study for the citizenship exam and prepare themselves for the workplace.

## We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



Tim & Sean Cuddigan

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## Sudoku Level: Medium



For the puzzle solution go to [cuddiganlaw.com/library/newsletters](http://cuddiganlaw.com/library/newsletters)

1				8	4	2	5
				2			9
5	8			1			
7	6		8	4			
		3		2		9	
				9	7		3
				5			8
4			2				
6	2	1	7				3

Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com) for your FREE copy of our book "The Essential Guide to VA Disability Claims".

