CDB Brief 2021 Update - YouTube

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When the parent of a person who is disabled retires and begins to draw their Social Security, their child will begin to receive an amount equal to half the amount that the parent receives. When the parent dies, the child will receive an amount equal to 3/4 of the amount the parent would receive were they still alive. This is known as Childhood Disability Benefit, or CDB. The amount of Social Security that the parent receives will vary depending on how many years they worked, the amount of their income that was withheld to pay for Social Security, and the age at which they began to take their own Social Security. The parent can begin to take their Social Security at the age of 62, but the longer they defer taking it, the larger the monthly payment will eventually be.

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The basis for their child's payment, however, will be the parent's primary insurance amount, the amount that they would receive at their federally determined normal retirement age. Parents can identify this amount by creating an account at the Social Security website as shown in the link. Sometimes of the amount of the CDB will affect the Supplemental Security Income or SSI of the person with a disability. When this happens, it is important to consult with a care manager or a benefit advisor who can help you to understand how to retain eligibility for Medicaid and or Medicare and other benefits. This introduction is only an overview and it is important to understand how CDB will impact your family. Each person's situation will be unique.

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