

CHECKLIST · 2026

Disabled Adult Child Benefits

The program most families don't know exists

1 What Are DAC Benefits?

If someone became disabled before age 22 and has a parent who is receiving Social Security retirement/disability benefits OR has passed away, the disabled adult child may qualify for benefits on the parent's record. There is no age limit — a 50-year-old disabled adult child can qualify.

The benefit is up to 50% of the living parent's benefit, or up to 75% of a deceased parent's benefit. PLUS: DAC beneficiaries qualify for Medicare after 24 months — even if they're under 65 and have no work history of their own.

DR. ED'S TIP: This is one of the most overlooked programs in Social Security. Many families don't realize their disabled adult child is eligible. If the disability began before age 22, call 1-800-772-1213 and ask about DAC benefits.

2 Who Qualifies

The disabled person must: 1) Have a disability that began before age 22. 2) Meet SSA's definition of disability (same standard as SSDI). 3) Have a parent who is receiving SS retirement or disability benefits, or who has passed away. 4) Be unmarried (marriage generally ends DAC eligibility, with some exceptions).

School records, IEP (Individualized Education Plan) documents, early medical records, and developmental assessments can all help establish that the disability began before age 22. Even if formal diagnosis came later, SSA looks at when the condition actually began.

DR. ED'S TIP: If you're not sure when the disability began, apply anyway. SSA will investigate. Don't self-disqualify. Many conditions (intellectual disabilities, autism, cerebral palsy, genetic conditions) clearly began before 22 even if diagnosed later.

3 DAC + SSI: They Can Work Together

A person receiving SSI may ALSO qualify for DAC benefits when a parent starts collecting Social Security or passes away. DAC benefits often pay MORE than SSI — and come with Medicare after 24 months instead of (or in addition to) Medicaid.

If your adult disabled child is on SSI and you're starting Social Security retirement, call 1-800-772-1213 and ask: 'Can my child receive Disabled Adult Child benefits on my record?' This could significantly increase their monthly income.

DR. ED'S TIP: Many families don't think to check DAC eligibility when a parent retires. This is exactly the kind of thing that falls through the cracks. If you have a disabled adult child and you're filing for Social Security, mention it.

What's Next?

1. Call 1-800-772-1213 — ask about Disabled Adult Child benefits
2. Gather documentation of disability onset before age 22 (school records, medical records)
3. Run a benefits check at 24help.org/screener for additional programs

Over 2 million people turn to Dr. Ed every month.