

NY Alliance Housing Navigator Training

Housing Navigation

Financial Capital-Disability Benefits SSDI & CDB



NEW YORK
**ALLIANCE FOR
INCLUSION & INNOVATION**

The “New Deal” SSDI

1213

Abstract United

Jamaica, NY, 11433, USA

Marital Status: Single

Exemptions: 0

Pay Period: 03/28/2018 - 04/03/2018

Pay Date: 04/04/2018

Employee #: 2214

Johnny Bravo

Jamaica, NY, 45641, USA

Social Security #: ***-**-3546

EARNINGS	RATE	HOURS	TOTAL	YTD TOTAL	DEDUCTIONS	TOTAL	YTD TOTAL
Salary	10	40	400.00	5,600.00	Fica - Medicare	5.80	81.20
Overtime	0	0.00	0.00	0.00	Fica - Social Security	24.80	347.20
Holiday	0	0	0.00	0.00	Federal Tax	45.10	631.40
Vacation	0	0	0.00	0.00	State Tax	20.00	280.00
Bonus	0	0	0.00	0.00			
Float	0	0	0.00	0.00			
GROSS PAY				400.00	5,600.00	DEDUCTION TOTAL	95.70
						NET PAY	304.30
							4,260.20

PSD

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1030 x 577

- Title II Benefits. Social Security Act 1937
- Social Security Disability *Insurance* (SSDI)
- Disability Insurance Benefits
- Disabled Widow's Benefits
- Childhood Disability Benefits (CDB)



	WF	AAM
1935	64.6	50.2
2020	82.4	72.6



SSDI Eligibility



- For people who worked but are no longer able to engage in **Substantial Gainful Activity (SGA)**
- Payable to the person or their Representative Payee



SSDI Credit of Coverage

- SSDI will vary depending on how much you earned while working.
- If receiving SSDI in New York you will also be eligible for Medicare after two years

<https://www.ssa.gov/pubs/EN-05-10072.pdf>

2019



Securing today
and tomorrow

How You Earn
Credits

Childhood Disability Benefit. Eligibility

- **When their parents begin to draw their Social Security a person with a disability may be eligible for Childhood Disability Benefit (CDB)**
- **While the parent is alive the amount of the CDB will equal half of the amount of the parent's Primary Insurance Amount (PIA)**
- **PIA is based on Full Retirement Age and contributions**
- **<https://www.ssa.gov/planners/retire/1943.html>**
- **When the parent dies, the amount paid to the Adult child will be equal to three quarters of the PIA**

CDB Effect on Benefits

- Receiving CDB may reduce SSI by the same amount
- Receiving CDB may affect Medicaid and other benefits
- Make an account

$\$849 * 50\% = \425

$\$849 * 75\% = \$637 \times 40 \text{ years} = \$305,760$

$\$3,680 * 50\% = \$1,840$

$\$3,680 * 75\% = \$2,760 \times 40 \text{ years} = \$1,324,800$

<https://www.ssa.gov/myaccount/assets/materials/EN-05-10378.pdf>



CDB Uses and Savings

- **Having assets and savings does not restrict your SSDI payment**
- **SSDI can be used for many things, not just Food and Shelter**
- **Be careful not to exceed SGA in any month**
- **To learn more about SSDI visit the website**

<https://www.ssa.gov/disability/>



SSDI Question Time!