

How and When to Use Social Security Benefits for Child Support

Lara Webb Fors, J.D., Kansas City, MO

Have you heard people (even on your caseload) kick around the words SSI and SSD? Do you know the difference between them and what Social Security benefits are? How do they affect calculating child support? And what do you need to know when you want to enforce an order? Are there differences between what states and tribes can do? Come with your questions and your experience as we all learn more about the impact of Social Security benefits and this key area of child support law and case management.

Workshop Description



Lara Webb Fors

- Assistant Prosecuting Attorney
- Trial Team Leader
- Jackson County Prosecutor's Office
- Kansas City, MO

Overview of the Session



- Definitions
- Basics about Benefits
- Role of the Parent Obligor
- Establishment
- Enforcement
- Crediting Monthly Family Benefits
- Lump Sums
- Implications in IG Cases

Definitions

Definitions

- Common: CP/NCP, IV-D, CS, IWO
- SSA: Social Security Administration (Agency)
- SSDI: Social Security Disability Insurance
- SSR: Social Security Retirement
- SSI: Supplemental Security Income

Definitions

- Disability Period—when the state agency finds for disability, they also find a start date for the disability period
 - SSDI: the first 5 months of the disability period receive \$zero benefits
 - SSI: no waiting period, and disability is paid for month #1
- Insured: the worker on whose record the benefit is calculated
- Family Benefits (auxiliary, derivative): benefits paid in addition to the insured's benefits for the benefit of certain dependents



Basics about Benefits

<https://www.ssa.gov/pubs/EN-05-10024.pdf> “Understanding the Benefits”

DISCLAIMER!

The SSA information is from the www.ssa.gov website and is almost always qualified with a “generally”, “may”, or “could.” Know there may be exceptions or qualifications for these.



Basics

- Domestic Violence Survivors—new SSN
 - Requires evidence to SSA
 - Defined as harassed, abused, life endangered
 - Available to abused adult and their children
- <https://www.dhs.state.il.us/page.aspx?item=30275>
- State of Illinois' Domestic Violence Helpline at:
 - 1-877-TO END DV or 877-863-6338 (Voice)



1.800.799.SAFE (7233)

Disability Benefits, generally

- SSA's Strict Rule: SSA considers you to have a qualifying disability under its rules if all the following are true:
 - You cannot do work and engage in substantial gainful activity (SGA) because of your medical condition.
 - You cannot do work you did previously **or adjust to other work** because of your medical condition.
 - Your condition has lasted or is expected to last for at least 1 year or to result in death.

Disability Benefits, generally, 2

- How SSA Decides if You have a Qualifying Disability
 - Are you working?
 - Is your condition severe?
 - Is your condition found in the list of disabling conditions?
 - Can you do the work you did previously?
 - Can you do any other type of work?

Disability Benefits, generally, 3

- Apply Online at www.ssa.gov
- Determined by a state agency
- Appealable
- Compassionate allowances
- Wounded Warriors
- Benefits can End: Continuing Disability Review/Bad Acts

Basics Title II Only

- Title II Benefits (What are you going to do?)
 - Disability, retirement, survivors
 - Insureds are adults
 - Can generate a Family benefit
 - Benefit starts in the 6th month following disability
 - Source is insurance program paid in by insured and employer
 - Income for calculating child support and attachable for enforcing cs
 - Eligible for Medicare in 24th month after disability or age 65, whichever is sooner

Disability Benefits, Title II only

- To be eligible for Title II disability benefits, you must meet a recent work test and a duration work test.
- The number of credits necessary to meet the recent work test depends on your age.
- 2025: 1 credit = \$1,810 (\$7,240)

Disability Benefits, Title II only 2

- Before age 24 - 6 credits earned in the 3-year period ending when your disability starts
- Age 24 to 31 –if you have credit for working half the time between age 21 and the time your disability began. As an example, if you develop a disability at age 27, you would need 3 years of work (12 credits) out of the past 6 years (between ages 21 and 27).
- Age 31 or older - you must have at least 20 credits in the 10-year period immediately before your disability began.
 - (Retirement benefits require 40 credits at retirement age—at least 62—benefit is based on wages and is averaged with the highest 35 years)

Basics Title XVI

- Title XVI Benefits, SSI-Supplemental Security Income
 - Little to no recent work wages
 - Disability, Blind, and Old-Age
 - Children may qualify based on child's disability
 - Benefit is available in first month of disability
 - Source is from the general revenue of federal government
 - Not income on guidelines and not attachable for child support

Basics Title XVI

- Title XVI Benefits
 - SSA sets the benefit amount each October factoring in a COLA for the following year
 - 2025 SSI Individual: \$967/month
 - 2025 SSI Couple: \$1,450/month
 - Can be supplemented by the state
 - Does not generate a family benefit
 - [Understanding Supplemental Security Income – 2025 Edition](#)

Concomitant SS Benefits

- If an Insured Worker has Title II benefits, but that monthly benefit amount is less than the monthly amount for SSI for that year, then the Insured Worker will receive both the Title II benefit and an SSI benefit in an amount that makes the total of the two benefits the same amount as the maximum SSI benefit.
- Example: In 2025, Bob gets SSDI in the amount of \$447/mon; the monthly SSI benefit for 2025 is \$967; so, Bob will also receive an SSI payment of \$520/month ($\967 minus $\$447$)

Illinois KIDS info and IL Policy

SSI only cases

- Key Information Delivery System (KIDS) automatically generates the HFS 2956B, Non-Assistance Cancellation Notification (SSI variable) on SSI-only cases that contain:
 - child obligation types Non-Assistance (NA) or Medical Assistance, No Cash Assistance Grant (MANG) only with no active current medical support extension, or
 - no financial order, or
 - all current financial extensions are ended, or
 - zero-dollar order at the time of interface.

SSI only cases, 2

- When an NCP is receiving SSI only, KIDS automatically places the case on the Cases Selected for Modification Review Report. Each case is labeled with the SSIC selection reason when:
 - current/medical support is charging, and
 - the youngest child is under 18, and
 - both CP and NCP have an address on KIDS

SSAD or a Combo SSA/SSI Benefits

- KIDS automatically generates the HFS 3300, Notice of Potential Eligibility for SSA Benefits to the CP. The HFS 3300 advises the CP that the child(ren) in common with the NCP receiving SSA benefits may be eligible to receive a dependent allowance. The notice also tells the CP to contact SSA for more information.
- KIDS automatically adds “SSA” as the NCP’s employer to cases with NCPs getting SSA benefits. These cases have had their current financial extensions ended, but there is still a past due balance.

SSAD or a Combo SSA/SSI Benefits, 2

- In these cases, an Income Withholding Notice is served
- Cases with a current charging order are placed on a weekly mobius report that is reviewed/worked by Central Operations accountants. KIDS automatically:
 - adds SSA as the NCP's employer, and
 - places a 6 month "no enforcement" limitation to prevent all income withholding/billing statement enforcement remedies from being used until the case is reviewed for dependent allowance adjustments.

Case Closure

- 45 C.F.R. §303.11 is section for IV-D case closure
- (b)(9) The noncustodial parent's sole income is from:
 - (i) Supplemental Security Income (SSI) payments made in accordance with sections 1601 *et seq.*, of title XVI of the Act, 42 U.S.C. 1381 *et seq.*; **or**
 - (ii) Both SSI payments and either Social Security Disability Insurance (SSDI) or Social Security Retirement (SSR) benefits under title II of the Act.

IL's case closure policy?

- IL on the IRG 4. Support Order Details
- 13. Does your state close cases when the noncustodial parent receives SSI only or when the noncustodial parent receives SSI and Title II benefits?
- Yes, if the noncustodial parent meets the criteria for case closure.

SSA Documents

- Benefit Letters
- Social Security Statements



Welcome, Lara!

You last signed in on **August 8, 2025 at 5:57 PM ET.**



Your Social Security Statement

You can download your statement as a PDF or XML file.



Replace your Social Security Card



Your Benefit Verification Letter

Your letter proving you receive or do not receive Social Security Benefits.



Upload Documents

You have no pending requests.

Complete open requests, search and submit forms online, or upload your documents (medical records, pay stubs etc.).

If you do not receive benefits, you can:

- Get your *Social Security Statement*, to review:
 - Estimates of your future retirement, disability, and survivors benefits;
 - Your earnings once a year to verify the amounts we posted are correct; and
 - The estimated Social Security and Medicare taxes you've paid.
- Get a [benefit verification letter](#) stating that:
 - You never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
 - You received benefits in the past, but do not currently receive them (The letter will include the date your benefits stopped and how much you received that year.); or
 - You applied for benefits but haven't received an answer yet.



Your Social Security Statement

WANDA WORKER

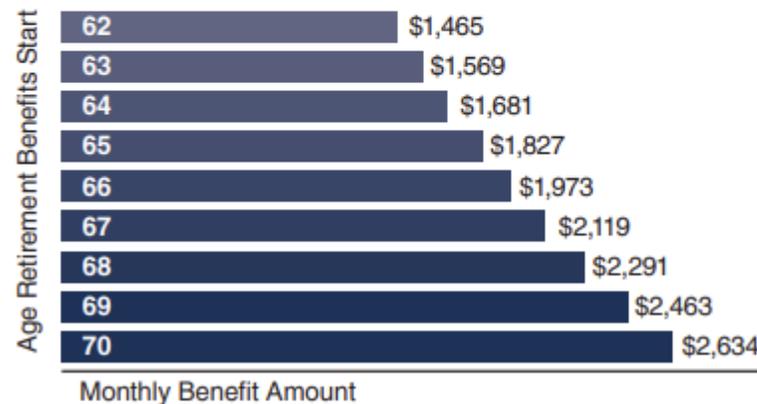
April 28, 2025

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn “credits” through your work — up to four each year. Your full retirement age is **67**, based on your date of birth: April 5, 1962. As shown in the chart, you can start your benefits at any time between ages **62** and **70**. **For each month you wait to start your benefits, your monthly benefit will be higher— for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$54,489 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



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Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$2,083**. Learn more at ssa.gov/disability.

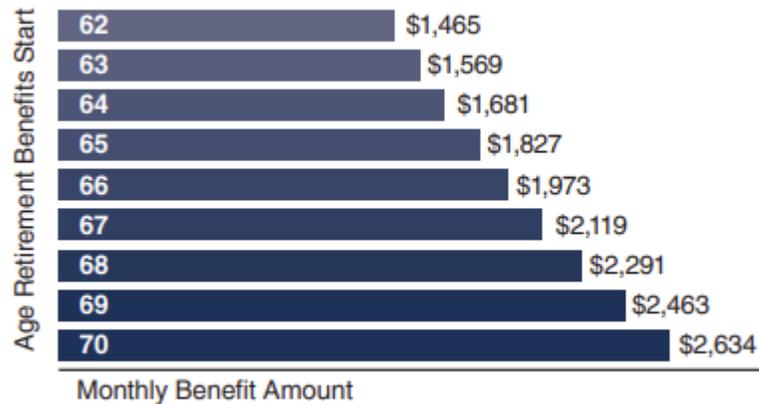
Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$1,562
Spouse, if caring for a disabled child or child younger than age 16:	\$1,562
Spouse, if benefits start at full retirement age:	\$2,083
Total family benefits cannot be more than:	\$3,802

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at ssa.gov/survivors.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at ssa.gov/ThereForMe

Earnings Record

Review your earnings history below to ensure it is accurate because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings below, but you can view your complete earnings record online with [my Social Security](#). **If you find an error**, view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 2,142	\$ 2,142
1981-1990	87,102	87,102
1991-2000	246,069	246,069
2001	34,147	34,147
2002	34,846	34,846
2003	36,021	36,021
2004	38,032	38,032
2005	39,711	39,711
2006	41,829	41,829
2007	43,971	43,971
2008	45,170	45,170
2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
2016	52,108	52,108
2017	53,251	53,251
2018	53,966	53,966
2019	54,559	54,559
2020	54,489	54,489
2021	Not yet recorded	

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- If you and your spouse both work, use the [my Social Security Retirement Calculator](#) to estimate spousal benefits.
- The age you claim benefits will affect the benefit amount for your surviving spouse. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- If you receive a pension from earnings not covered by Social Security, your benefits may have been reduced prior to January 2024. The *Social Security Fairness Act* ended the Windfall Elimination Provision and Government Pension Offset. Learn more at ssa.gov/benefits/retirement/social-security-fairness-act.html.
- Learn more about benefits for you and

Basics about Benefits for Dependents

- Benefits for Dependents/Children
 - Title II: Spouses, children, some grandchildren, adult disabled children/grandchildren
 - Survivor Benefits Only: above plus parents of the insured
 - Title XVI: Not applicable

Spouses

- 62 or older
- If disabled, 50
- If caring for insured's child (younger than 16)
- Unmarried divorced spouse eligible if married at least 10 years

Children

- Unmarried
- Biological and adopted
- Some Step
- Some Grandchildren/Step-grandchildren
- Younger than 18 unless still in high school, then 19 OR
- Disabled before the age of 22

Survivors

- Spouse
- Children
- Insured's Parents
 - 62 or older
 - Dependent upon the Insured for at least half of their support

Issues with Children/Dependents

- The number of dependents can be an ever-changing number
 - Children age off
 - Children are born or adopted
 - Insureds marry and have new spouse/stepchildren who may count
 - SURVIVOR benefits: Parents of the Insured become dependent upon the Insured (less common in CS cases)

Federal Parent Locator Service (FPLS)

- FPLS does data matching with some federal agencies, including the SSA.
- SSA provides disability and retirement income; Supplemental Security Income; death information and prisoner information on 5,407 federal, state and local facilities
- The Preventing Sex Trafficking and Strengthening Families Act of 2014 (AT-14-08) authorized OCSS to provide tribal child support programs with access to the FPLS, OCSS's major data systems.

Illinois SSA Screens

KIDS Menu Option 2.2 SSI/SSA Indicators

Steps to obtain SSI/SSA Indicators for an NCP

- 1) Access KIDS Menu Option 2.2 with a case number.
- 2) “Detail” the line with Participant Type RR.
- 3) Click the Misc. tab.
- 4) View fields in the bottom right. Here are some examples of field display:

SSI: N SSA: N

SSI: N SSA: Y

Optional Field Values are:

Space = No record of NCP receiving benefits

Y = NCP receives benefits

N = NCP does not currently receive benefits

Role of the Parent Obligor

Roles of the Parent Obligor

- EASY: Insured
- INVESTIGATE: is NCP a beneficiary of another?

Roles of the Parent Obligor-beneficiary

- Disabled Child
 - Parent has Title II benefits
- Unmarried Ex-Spouse
 - NCP is 50/62 and drawing on ex-spouse's record
- Caretaker of child younger than 16
 - NCP's spouse, ex-spouse, or deceased spouse is the insured
- Widow/er
 - NCP has a deceased spouse; NCP is over 50/62 or caretaker of deceased spouse's child younger than 16
- NCP is a parent of a deceased Insured Worker who previously supported them

Establishment

Establishment- Title II Benefits

- Are income on the Guidelines
- Children's Title II benefits received from another's report—depends upon state law
- Illinois does count the amount of the benefit generated from the insured's Title II benefit as income to the insured
- Not included as the insured parent's income (Missouri)

Child Receives Benefit from Another

- The trial court was not required to consider the children's social security survivor benefits when determining former husband's child support obligation; the children received the benefits as a result of their biological father's death.
- *Newberry* suggests that social security benefits can be a basis to deviate from statutory guidelines. *Newberry* does not hold that the benefits must be considered or that they necessarily justify a deviation.
- *In re Marriage of Arjmand*, 2013 IL App (2d) 120639, 47, 998 N.E.2d 686, 700
- *Newberry*, 346 Ill.App.3d at 530–31, 282 Ill.Dec. 21, 805 N.E.2d 640.

Establishment- Title XVI Benefits

- Insured's SSI is not included
 - Benefit amount is not considered income for purposes of calculating child support and when it's the sole source of income, income cannot be imputed to that disabled parent. 45 C.F.R. § 302.56(c)(1).
- Children's Title XVI benefits on self account not included
 - Does not offset parent's obligation to support. *Gifford v. Benjamin*, 383 N.J. Super. 516, 520, 892 A.2d 738, 740, 2006 N.J. Super.

Enforcement

NCP receives Title II

- SSDI and SSR are attachable for child support purposes, even if the support entitlement has been assigned to the State
- Attachment of Social Security Benefits, [DCL-00-103](#), Oct 6, 2000 (current as of May 27, 2025)

NCP receives both Title II and Title XVI

- June 9, 2020, Final Rule amended at 45 CFR §307.11(c)(3) prevents garnishing NCP's financial accounts when NCP receives SSI and SSDI/SSR benefits
- Gives States the option to prevent sending IWO to SSA for the SSDI/SSR portion of benefit when NCP is also receiving SSI

NCP receives Title XVI-SSI

- Cannot be attached to pay child support, even if they are deposited in a bank account with non-SSI funds if the SSI funds are traceable to Social Security
- Attachment of Social Security Benefits, [DCL-00-103](#), Oct 6, 2000
- Garnishment of Supplemental Security Income Benefits, [DCL-13-06](#), February 27, 2013 (current as of February 13, 2025)
- Garnishment of Federal Payments for Child Support Obligations, [PIQ-09-01](#), August 25, 2009 (current as of February 13, 2025)

IV-D Agency's Role in Applying for Family Benefits

- How active should the IV-D agency be to get family benefits flowing for the child?
 - Outreach to educate—IL HFS 3300
 - Condition of NCP's probation or contempt
 - If CP fails to file, is it non-cooperation?
 - CA: statutory requirement for the CP to cooperate
 - Should IV-D agency have standing in a IV-D case to apply?
 - Confidentiality issues?



Earnings Record

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2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
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- Learn more about benefits for you and



Crediting Monthly Family Benefits

IL--No Motion Necessary

- Pursuant to letter from father that was treated as petition for modification of child support, the Circuit Court, Madison County, Jonathan Isbell, J., found that social security dependent disability benefits satisfied father's child support obligation and so father was only in arrears up to date on which disability benefits commenced. Department of Public Aid, to which mother had assigned her rights as recipient of public aid, appealed. The Appellate Court affirmed. After Department's petition for leave to appeal was granted, the Supreme Court, Nickels, J., held that: (1) payment of social security dependent disability benefits satisfies noncustodial parent's child support obligation, and (2) trial court's findings did not constitute impermissible retroactive modification of support order.
 - *In re Marriage of Henry*, 156 Ill. 2d 541, 622 N.E.2d 803 (1993)

Disability benefits credit against order

- Trial court was required to consider social security disability insurance (SSDI) dependent benefit payment as part of father's **gross income** for purposes of determining child support; SSDI benefit was generated through labor and earnings of father and was intended for current maintenance of child. 750 Ill. Comp. Stat. Ann. 5/505(a)(3)(A).
- *In re Marriage of Benyon*, 2019 IL App (3d) 180364, 127 N.E.3d 1151

SS Retirement Benefits Similar

- Here, we believe respondent's retirement dependent benefits serve the same purpose as the disability benefits at issue in *Henry*. Respondent is still employed by CPS and is willing and able to meet his statutorily required support obligation. Respondent worked diligently his entire life and was legally obligated to set aside portions of his wages in order to earn benefits for his dependent children in the event that he was unable to support them himself. This is not the case, and thus, the children's dependent Social Security benefits should be considered part of respondent's overall income in determining his child support obligation.
- *In re Marriage of Mitter*, 2015 IL App (1st) 142695, ¶ 13, 40 N.E.3d 364, 368 (remanded)

Excess Benefit is Gratuity

- To the extent that the social security disability insurance (SSDI) dependent benefit exceeds the cost of supporting the child, any excess is considered a gratuity to the child.
- *In re Marriage of Benyon*, 2019 IL App (3d) 180364, 127 N.E.3d 1151

IL Law

- **Thus, social security dependent disability benefits are not gratuitous** (*Childerson*, 198 Ill.App.3d at 399, 144 Ill.Dec. 551, 555 N.E.2d 1070; *Andler*, 217 Kan. at 542, 538 P.2d at 653), **but are generated by the noncustodial parent through his labor and earnings.**
- **The sole and express purpose of social security dependent benefits is to support dependent children.** (*Jimenez v. Weinberger* (1974), 417 U.S. 628, 634, 94 S.Ct. 2496, 2500, 41 L.Ed.2d 363, 369.) “[S]ocial security death benefits represent money earned and contributed through the efforts of a working parent * * *, which payments, like the proceeds of an insurance policy, substitute as income to the worker's family should he * * * become disabled.” (*In re Marriage of Meek*, 669 P.2d at 630; *Childerson*, 198 Ill.App.3d at 399, 144 Ill.Dec. 551, 555 N.E.2d 1070.)
 - *In re Marriage of Henry*, 156 Ill. 2d 541, 551, 622 N.E.2d 803, 808 (1993)

IL Law

- Mother appealed from order entered in paternity proceeding in the Circuit Court of Madison County, Jonathan Isbell, J., ordering father to pay \$196 per month support for 16-year-old son and finding obligation satisfied by social security payments on behalf of son. The Appellate Court, Chapman, J., held that: (1) trial court did not abuse its discretion in refusing to exceed guidelines amount of \$196 per month, and (2) social security payment could be credited toward father's obligation up to amount of obligation.
- *Childerson v. Hess*, 198 Ill. App. 3d 395, 555 N.E.2d 1070 (1990)

IL on the IRG 4. Support Order Details

- 9. Does your state IV-D agency grant the noncustodial parent credit toward child support for Social Security Administration (SSA) auxiliary benefits paid to the custodial parent on behalf of a child when those benefits are based on the noncustodial parent's SSA benefit?
- Yes, Illinois includes the Social Security Dependent Benefit Allotment paid on behalf of the parent for the child as income in determination of the support amount. This amount is subtracted from the adjudicated current support figure for the amount to be enforced.

IL on the IRG 4. Support Order Details

- 9.1 If a child's auxiliary SSA benefit paid to the custodial parent is greater than the current child support obligation, do you credit the excess amount against arrearages, and if so, how?
- No.
- 11. If a child's family benefit paid directly to the custodial parent is greater than the child support order, how do you credit the excess amount of current support? (That is, is it treated as a gift, paid to arrears accrued at any time, or treated as payment for a future period?)
- Credit is not given, it is treated as a gift

What if the benefit is less than the Order?

- Send IWO to SSA for the difference?
- Deem the current amount satisfied for the month?

Crediting Benefits—Issues

- How many children or dependents are there now?
- Has the insured lost the benefits?
 - Lapse
 - Lost by insured only—dependent benefits remain
 - Incarceration
 - Warrant
 - Violating parole/probation

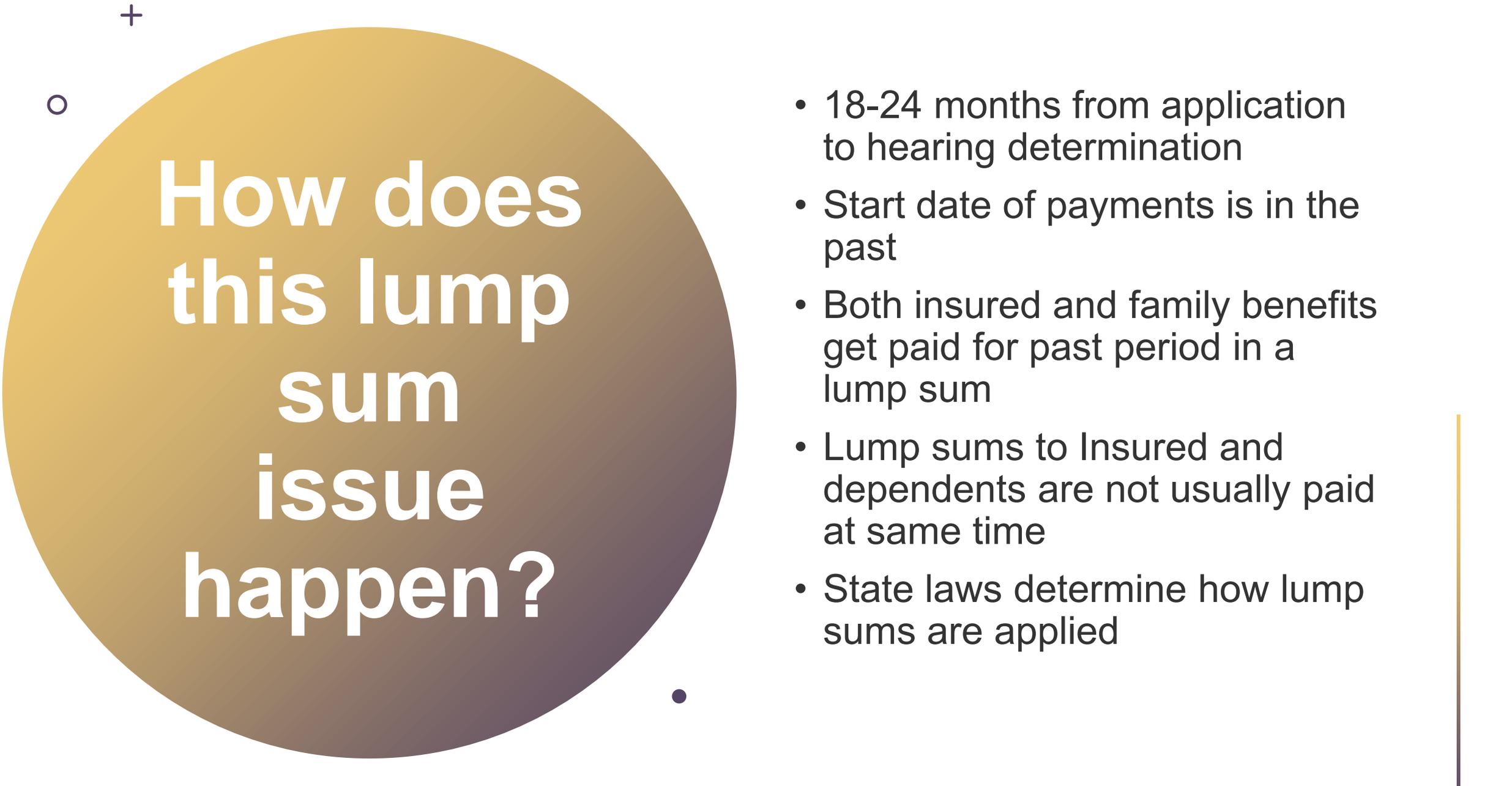
Lump Sums

Lump Sums –Application to Arrears

SSI – not attachable,
not an issue

Retirement and
Survivors benefits
have known dates –
usually not a lump
sum issue

**SSDI—is the lump
sum issue!**



+

○

How does this lump sum issue happen?

●

- 18-24 months from application to hearing determination
- Start date of payments is in the past
- Both insured and family benefits get paid for past period in a lump sum
- Lump sums to Insured and dependents are not usually paid at same time
- State laws determine how lump sums are applied

Lump Sums—Application to Arrears

- Department of Public Aid filed petition seeking to collect child support arrearage from father. The Circuit Court, Ogle County, Stephen C. Pemberton, J., held that father's child support arrearages that accrued prior to his being declared disabled could be reduced by social security disability dependent benefits received by child. Department appealed. The Appellate Court, Bowman, J., held that, as a matter of first impression, **child's social security disability dependency benefits could not be credited against father's child support arrearage which accrued before the father was declared disabled.**
- *Dep't of Pub. Aid ex rel. Pinkston v. Pinkston*, 325 Ill. App. 3d 212, 757 N.E.2d 977 (2001)

Arguments for Change

- Title II family payments are derivative benefits of the insured and paid because of the insured's credits and benefit amount; the source of the funds should not affect the way it is applied to the case
- SSA payments should simply follow the SDU distribution rules for payments
- Insured Payor Parent has no incentive to pay while waiting for disability determination

Implications in IG Cases

Issues

- Registered for Modification vs. for Enforcement
- Challenges
 - Need to know other states' policies and laws
 - Application to arrears
 - Case closure rules
- Automated systems need to be monitored to know how much benefit has been credited when paid directly to the CP

IL on the IRG 4. Support Order Details

- 12. If the case is an intergovernmental case, what is your process for notification and reconciliation of the SSA payments with the other state?
- CSENET/Transmittals. If an adjustment is made to an Illinois Order on a responding intergovernmental case/docket, a Transmittal #2 is sent to the other sent advising that the child(ren) receives SSA dependent benefits and providing the specifics of the review and adjustment.

Wrap Up and Q&A

Title II (Do)

- Income for guidelines and attachable
- Can provide family benefits
- Recipient is eligible for Medicare after 2 years of disability
- Watch out for lump sum issues

Title XVI

- Not income for guidelines and not attachable
- Will not provide family benefits
- Recipient is eligible for Medicaid immediately (usually)
- 2025 SSI Individual: \$967/mon
- No dependents and no lump sum issues

Wrap Up / Q & A

- Investigate and ask if they are receiving SS benefits!
- Anyone may be a Title II beneficiary
- What is today's number of dependents?
- Why is the parent is receiving SSI, but less than the maximum amount?
- Get their Benefits Verification Letter / SS Statement



Contact Information

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Your Social Security Statement

WANDA WORKER

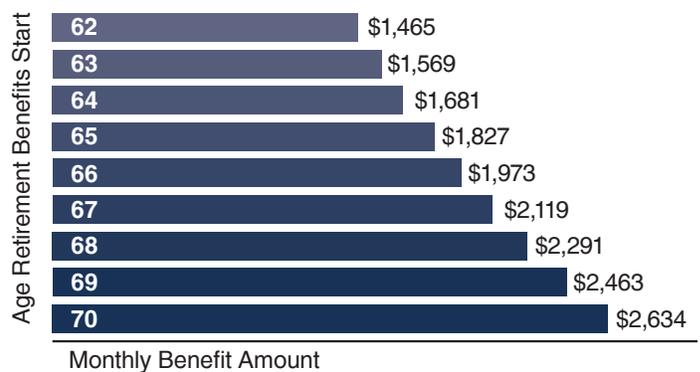
April 28, 2025

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn “credits” through your work — up to four each year. Your full retirement age is **67**, based on your date of birth: April 5, 1962. As shown in the chart, you can start your benefits at any time between ages **62** and **70**. **For each month you wait to start your benefits, your monthly benefit will be higher— for the rest of your life.**

These personalized estimates are based on your earnings to date and assume you continue to earn \$54,489 per year until you start your benefits. Learn more at ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now and you have enough recent work, your monthly payment would be about **\$2,083**. Learn more at ssa.gov/disability.

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$1,562
Spouse, if caring for a disabled child or child younger than age 16:	\$1,562
Spouse, if benefits start at full retirement age:	\$2,083
Total family benefits cannot be more than:	\$3,802

Your spouse or minor child may be eligible for an additional one-time death benefit of **\$255**. Learn more at ssa.gov/survivors.

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to **avoid a lifetime late enrollment penalty**. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call **1-800-MEDICARE (1-800-633-4227)** (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security’s future at ssa.gov/ThereForMe.

Earnings Record

Review your earnings history below to ensure it is accurate because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings below, but you can view your complete earnings record online with [my Social Security](#). **If you find an error**, view your full earnings record online and call **1-800-772-1213**.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 2,142	\$ 2,142
1981-1990	87,102	87,102
1991-2000	246,069	246,069
2001	34,147	34,147
2002	34,846	34,846
2003	36,021	36,021
2004	38,032	38,032
2005	39,711	39,711
2006	41,829	41,829
2007	43,971	43,971
2008	45,170	45,170
2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
2016	52,108	52,108
2017	53,251	53,251
2018	53,966	53,966
2019	54,559	54,559
2020	54,489	54,489
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes

You paid: \$75,568
Employer(s): \$77,498

Medicare taxes

You paid: \$18,158
Employer(s): \$18,158

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- To keep up with inflation, benefits are adjusted through "cost of living adjustments."
- If you get retirement or disability benefits, your spouse and children may qualify for benefits.
- When you apply for either retirement or spousal benefits, you may be required to apply for both benefits at the same time.
- If you and your spouse both work, use the [my Social Security Retirement Calculator](#) to estimate spousal benefits.
- The age you claim benefits will affect the benefit amount for your surviving spouse. For example, claiming benefits after your full retirement age may increase the *Spouse, if benefits start at full retirement age* amount on page 1; claiming early may reduce it.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your ex-spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- If you receive a pension from earnings not covered by Social Security, your benefits may have been reduced prior to January 2024. The *Social Security Fairness Act* ended the Windfall Elimination Provision and Government Pension Offset. Learn more at ssa.gov/benefits/retirement/social-security-fairness-act.html.
- Learn more about benefits for you and your family at ssa.gov/benefits/retirement/planner/applying7.html.
- When you are ready to apply, visit ssa.gov/benefits/retirement/apply.html.
- The Statement is updated annually. It is available online, or by mail upon request.

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