



HOW TO APPLY FOR SOCIAL SECURITY BENEFITS WHEN YOU HAVE A CHILD WITH A DISABILITY

The Social Security Income (SSI) program is a needs-based program that provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. Resources are assets or things that you own. This program is paid for by general tax revenues, not from the Social Security trust funds. The benefit amount is based on Federal and State laws which take into account where you live, who lives with you and what income you receive. [*Click here to compare SSI and SSDI.](#)

BENEFITS FOR CHILDREN

Children younger than age 18 can qualify if they have a medical condition or combination of conditions that meets Social Security's definition of a disability. Their income and savings or other resources must fall within the eligibility limits. The amount of the SSI payment is different from state to state because some states add to the SSI payment.

Your child's income and resources are considered when deciding eligibility. Income and resources of family members living in the child's household are also considered.

You will need to provide detailed information about your child's medical condition and about how it affects the child's ability to perform daily activities. Your child's doctors, teachers, therapists, and other professionals who have information about your child's condition will need to send information as well.

The Disability Determination Services office may take 3-5 months (or longer) to determine eligibility. After approval, the law requires that they review your child's medical condition from time to time to verify that their disability still meets their criteria, even if your child's condition is not expected to improve.

BENEFITS FOR ADULTS

In the SSI program, a child becomes an adult at age 18. Different medical and non-medical rules are used in determining eligibility. The income and resources of family members (except for a spouse) are not considered when deciding whether an adult meets the financial limits for SSI. Only the adult's (and spouse's) income and resources are counted. Additionally, the disability rules for adults are used when deciding whether an adult has a disability.

If your child is already receiving SSI, their medical condition will be reviewed once they turn 18. The adult disability rules will be used to determine eligibility.

Even if your child wasn't eligible for SSI before their 18th birthday because you or your spouse had too much income or too many resources, they may become eligible for SSI at age 18. For more information, read Supplemental Security Income (SSI) (Publication No. 05-11000).

To start your application, go to the Apply for Benefits page. Next, gather the information and documents you need to apply. The Adult Disability Checklist provides the information you need to complete the application.

Resources You May Find Helpful

[Social Security Disability Benefits Starter Kit](#)

[Contact your local Social Security office](#) or check the status of your application by calling 800-772-1213.

[Learn about how to Appeal a Decision.](#)

[Once approved, you must report certain changes. Here is a list of those changes.](#)

[Information about Reporting Wages for SSI.](#)