

Supplemental Security Income (SSI): Individuals Over the Age of 18

Supplemental Security Income (SSI) at age 18:

Supplemental Security Income (SSI) is a monthly amount of money paid to individuals who are disabled and have limited income and resources. For age 18 and older, only the income and resources of the person who is disabled is countable. That means that **even if a child didn't qualify for SSI as a child with a disability due to the parents' income, a newly adult child may qualify because only their income and resources are counted.**

Your child can apply for SSI up to 90 days before the 18th birthday, but the interview won't take place until less than 30 days before the age of 18. If your child is unable to apply on their own, you may do so for them. SSI benefits can begin as early as one month after the child's 18th birthday month. **If your child is already on SSI, they will be re-evaluated within a year of the birthday.**

How to apply:

To apply for SSI, call the Social Security Administration toll free at 1-800-772-1213, or in person at your local Social Security Field Office. You can locate your closest Social Security Administration here: <https://www.ssa.gov/locator/>

You may apply for SSI via their website at <https://www.ssa.gov/ssi>

It is recommended that you gather the necessary application information before applying to make the process quicker and easier. Click here for a checklist: <https://www.ssa.gov/hlp/radr/10/ovw001-checklist.pdf>

Who Is Eligible?

The definition of "disability" for an adult is different than that of a child. For a child, the focus of the disability determination is on functional limitations; for an adult, the focus is on work. To be eligible for SSI, the individual must be unable to work at a substantial level, and the disability is supposed to have lasted or be expected to last at least a year or to result in death.

The Social Security Administration has a process to determine the disability. This process includes five basic questions:

1. Is the individual working?
2. Is the individual's condition severe?

3. Is the individual's condition severe enough to meet Social Security's "listing of impairments?" Visit the following link for the list, and note that each impairment listed is a link to the eligible conditions in that category:

<http://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

4. Can the individual do the work they did previously?

5. Can the individual do any other type of work?

Once the above questions are answered, the Social Security Administration will review the medical information and other information submitted to determine if the individual is "disabled" and thus eligible to receive SSI.

An individual who can work some, but less than full-time, may be able to take advantage of a Work Incentives program through the Social Security Administration. Work incentives programs allow the individual to work and still receive some benefits. If in doubt as to whether or not the individual will qualify, it is recommended to apply for the program.

Even if the individual does not have a qualifying disability but is a child who is the recipient of Social Security Disability Insurance (SSDI) due to the disability or death of a parent, then s/he may be entitled to SSDI benefits after age 18.

What happens if the adult child is awarded SSI?

If an adult child is approved for SSI due to disability, they can receive the money or appoint a "representative payee." For more information on the Representative Payee Program, visit <https://www.ssa.gov/payee/>

More Information:

For more information, contact Indiana Family to Family at 1-844-323-4636 or info@inf2f.org.

Programs and systems change often. It is important to ensure that you are using the most current information. This fact sheet was updated March 2024. Please check <http://inf2f.org> for the most recent edition.

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