

In most circumstances, a young adult on SSI is almost always better off financially by going to work.

Supplemental Security Income (SSI)

What you should know when your child turns 18.

SSI is a federal program administered by Social Security that provides cash support to individuals who qualify.

What is Supplemental Security Income (SSI)?

SSI includes monthly cash benefits to individuals with disabilities who have limited income and resources. Children under the age of 18 may qualify if they meet Social Security's definition of disability and their family income and assets fall within eligibility limits. Social Security will review medical and other information to determine eligibility.

What are the benefits of being on SSI?

SSI can provide cash to help pay basic living expenses. Your young adult can benefit when transitioning from school to work, attending postsecondary school, or working at a low-paying or part-time job.

In addition, qualifying for SSI can allow your child to receive Medicaid. Medicaid pays for health care expenses, prescription drugs, and therapy.

How do I apply for my child?

You may apply over the phone or in person. To make an appointment,

contact your local Social Security office or call Social Security at 1-800-772-1213 to ask for an application packet.

You can complete the application at home or during an appointment with help from a Social Security representative. If you need more support, a family member or advocate can help.

Before your appointment, it is helpful to gather the following documentation:

- a social security card
- proof of age, usually a birth certificate
- proof of income, such as pay stubs, or a statement of payments received
- proof of resources, such as bank accounts, life insurance, cash
- proof of living arrangement, such as rent or mortgage payments
- contact information for doctors, hospitals, and clinics
- documentation from teachers or employers showing work limitations due to a disability



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What will happen when my child, who already has Supplemental Security Income, turns 18?

When child turns 18, Social Security will conduct a medical redetermination to learn whether the SSI adult definition of disability applies. Social Security will also do a non-medical review to determine your child's income and resources and whether they are paying for food and housing. Benefits will be based on the young adult's income, resources, and living arrangements, instead of yours.

You should also know that:

- when your child turns 18 and continues to live with you but does not pay for food or shelter, their SSI payment is reduced by one third.
- benefits will stop at age 18 if your child doesn't meet Social Security adult standards.
- if your child was not eligible for SSI before age 18 because your income or assets were too high, they may become eligible at age 18.

If your child continues living at home, they can receive the maximum SSI benefit in Vermont by paying for room and board.

Should I limit my child's employment before turning 18 to make sure they remain eligible for SSI?

If they are working below a substantial level, which means they were earning less than \$1,470 per month in 2023, their employment should not affect the redetermination process.

What happens when Social Security does a redetermination at age 18?

Social Security will reduce the SSI check about one dollar for every two dollars earned, after deducting an initial income exclusion of \$85. Your child will remain eligible for Medicaid if they are eligible for SSI. If your child is getting SSI, they will usually be better off financially if they are working.

What can I do if my teenager is not able to manage money?

At age 18, Social Security will decide whether your child is able to handle money or whether a representative payee is necessary. A representative payee receives and manages the SSI payment on behalf of your child and is responsible for notifying Social Security about any change in the child's circumstances. You can be your child's representative payee.

What are Social Security Dependent Benefits?

Social Security administers the Dependent Benefits Program for children under age 18. These benefits are based on the earnings record of a retired, deceased, or disabled parent. A child under 18 (or under 19 if attending school regularly) entitled to these benefits as a dependent is not required to meet disability criteria. For more information on SSI work incentive for youth under age 22 visit <https://www.ssa.gov/ssi/spotlights/spot-student-earned-income.htm>

Who do I contact for more information?

To apply for SSI, call the Social Security Administration (SSA) at 1-800-772-1213 or visit www.ssa.gov/work.

HireAbility (Vermont Division of Vocational Rehabilitation) benefits counselors can help you learn about:

- how to apply for SSI
- what happens at age 18
- how to work and still be eligible for SSI
- how SSI can support postsecondary education goals.

Call 1-866-879-6757 or visit

<https://www.hireabilityvt.com/>

The Vermont Center for Independent Living (VCIL) has Certified Work Incentive Counselors who can help you apply for SSI and answer your questions. Call 1-800-639-1522 or visit <https://vcil.org/>