Adult SSI/SSDI vs. Child SSI Applications

Key Differences

| **Adult** | **Child** |
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| Disability Programs  * SSA administers two disability benefit programs for adults: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). * SSI is based on need and generally includes Medicaid. * SSDI is based on contributions to SSA from past work and generally includes Medicare. | Disability Programs  * Children qualify for Supplemental Security Income (SSI) only! * Children do not qualify for SSDI due to no or limited work earnings. * Children are potentially eligible for Medicaid only. |
| Financial Eligibility  * Need is a complete picture of income, living arrangement, and *personal* resources. * Financial eligibility for adults (≥18 years old) is based only on what the adult owns and/or earns. * Income may be subject to “deeming.” For example, an applicant who lives in the same household as a spouse who is not eligible for SSI will have a portion of the spouse’s income deemed available to the applicant. * Resources limited to $2,000 for individuals, $3,000 for married couples. | Financial Eligibility  * Need is a complete picture of income, living arrangement, and *family* resources. * There are limits on family resources and assets. * Children receive a monthly SSI payment based on the income of the child and other family members in the household. * When a disabled or blind child under age 18 lives with his/her parent(s) and at least one parent does not receive SSI benefits, SSA may count some of the parents' income in figuring the child's SSI benefit. * Deeming does not apply when the child no longer lives with a parent, marries, or turns 18. * Resources limited to $2,000 for individuals.   + If a child under age 18 lives with one parent, $2,000 of the parent's total countable resources does not count. If the child lives with 2 parents, $3,000 does not count. SSA counts amounts over the parents’ limits as part of the child's $2,000 resource limit. |
| Definition of Disability  * The inability to engage in substantial gainful activity (SGA) * Because of medically determinable physical or mental impairment(s) * That has lasted or is expected to last for a continuous period of at least 12 months OR is expected to result in death * For adults, the definition of disability includes an evaluation of the applicant’s ability to work at a substantial gainful level | Definition of Disability  * A *medically determinable*physical or mental *impairment(s*) (including an emotional or learning problem) * Which markedly and severely limits his or her functioning * That has lasted or is expected to last for a continuous period of at least 12 months OR is expected to result in death * SSA’s definition of disability differs from a solely medical definition in that it encompasses the child’s ability to function as compared with the functional abilities of a child of the same age who does not have impairments. |
| Sequential Evaluation: 5 step process  * Step 1 – Is the applicant working at a substantial gainful level? * Step 2 – Does the applicant have a severe impairment? * Step 3 – Does the impairment meet or equal the listings? * Step 4 – Does the impairment allow for past relevant work? * Step 5 – Can the applicant do any other work? | Sequential Evaluation: 3 step process  * Step 1 – Is the child working at a substantial gainful level? * Step 2 – Does the child have a severe impairment? * Step 3 – Does the impairment meet, medically equal, or functionally equal the listings? |
| No Functional Equivalence Standard  * DDS looks at work the applicant has done in the past (generally the last 15 years). They also assess the applicant’s residual functional capacity (RFC) based on their current functional abilities. * DDS must assess whether a person can adjust to any other work despite their impairments. | Functional Equivalence Standard  * Children might also be found to functionally equal the severity level of a listing based on a condition or combination of conditions. SSA evaluates six domains of functioning to determine if the child functionally equals the severity level of a listing:   1. Acquiring and using information  2. Attending and completing tasks  3. Interacting and relating with others  4. Moving about and manipulating objects  5. Caring for yourself  6. Health and physical well-being |
| Forms  * SSA-3288: Consent for Release of Information * SSA-8000: Application for Supplemental Security Income (SSI) * SSA-827: Authorization to Disclose Information to SSA * SSA-1696: Appointment of Representative * SSA-3368: Adult Disability Report (submitted online) * SSA-16: Application for SSDI (submitted online)   If applicable:   * SSA-3373: Adult Function Report * SSA-3369: Work History Report * SSA-4814 : Medical Report on Adult with Allegation of HIV Infection | Forms  * SSA-3288 Consent for Release of Information * SSA-8000: Application for Supplemental Security Income (SSI) * SSA-827: Authorization to Disclose Information to SSA * SSA-1696: Appointment of Representative * SSA-3820: Child Disability Report (submitted online)   If applicable:   * SSA-8010: Statement of Income and Resources * SSA-3375-3379: Child Function Reports (by age group) * SSA-5665: Teacher Questionnaire * SSA-4815: Medical Report on Child with Allegation of HIV Infection |
| Signing Forms  * The applicant signs all forms on their own behalf | Signing Forms  * The parent or caregiver, with some exceptions\*, signs all SSA forms |
| Documenting Disability  * Evidence from an “Acceptable Medical Source” * Other sources of information will be obtained from the applicant’s family, friends, case manager(s), substance abuse treatment centers, current or former employers, and jails/prison. | Documenting Disability  * Evidence from an “Acceptable Medical Source” * School records * Other sources of information will be obtained from: babysitters, teachers, school social workers/counselors, juvenile detention centers, coaches, etc. |
| Representative Payee  * Representative payees are identified by the recipient of benefits and appointed by SSA to help the recipient manage their funds if SSA determines they are unable to do so * Adult recipients may handle their own funds when SSA determines they are not required to have a Representative Payee | Representative Payee  * In most cases\*, the parent or caregiver will be the appointed representative payee for the child. * Natural or adoptive parents and legal guardians of a minor child beneficiary who primarily reside in the same household as the child do not have to complete an annual Representative Payee Report * Representative payees for children must seek treatment for the child’s medical condition when it is necessary * Payees are required to put large retroactive amounts received by a disabled child in a dedicated account |

\*Exceptions: youth who are pregnant, head of household, emancipated child, and some children who are living on their own and not receiving support from a parent or caregiver