**Myth Busting: SSI/SSDI for Youth and Young Adults**

Youth and young adults between the ages of 16 and 25, who are experiencing or at risk of homelessness and have serious mental illness and other medical impairments may find it difficult to maintain employment and may also struggle to access disability benefits. The Social Security Administration (SSA) defines disability as a severe impairment that has lasted or is expected to last 12 months or more or result in death. The impairment must also significantly limit the applicant’s functional ability and impede their ability to work. This narrow definition of disability combined with a lack of support throughout the application process has created an environment rich with myths.

**Common myths regarding SSI/SSDI benefits for youth and young adults:**

* Young people are always denied.
* It is impossible to conclude that a youth cannot work if they do not have a work history.
* Youth are going to be denied if they are using alcohol and/or drugs.
* Limited medical documentation makes it nearly impossible to show an applicant’s functional limitations.

**MYTH: Young people are always denied.**

**BUSTED:** While it is true that most people are initially denied for SSI (the national approval rate in 2018 was 30 percent[[1]](#footnote-1)), many young people are receiving benefits. Twenty three percent of blind or disabled SSI recipients are between the ages of 18-34 and another 23 percent are ages 0-17[[2]](#footnote-2). Using the SOAR model of SSI/SSDI application assistance, the approval rate for 2,778 youth and young adult applicants ages 16-25 is 69 percent[[3]](#footnote-3)! We know that eligible youth and young adults can be approved on the initial application with the proper documentation and support of a SOAR caseworker.

**MYTH: It is impossible to conclude that a youth cannot work if they do not have a work history.**

**BUSTED:** A work history is not required to be found disabled under SSA criteria.Medical records and documentation of functional impairment are key to an approval. Utilize school records, program records and your own observations to begin developing the evidence to support the claim.

**MYTH: Youth are going to be denied if they are using alcohol and/or drugs.**

**BUSTED:** Substance use is not cause for an automatic denial. SSA determines if the substance use is “material” (i.e. contributes) to a person’s disability. If the person would still be disabled even if they were clean and sober, substance use is *not*material to the disability. Providing the context and history of use and evidence of impairment during times of sobriety will help show that the substance use is not material.

**MYTH: Limited medical documentation makes it nearly impossible to show the applicant’s functional limitations.**

**BUSTED:** For SSI applications, SSA requires current documentation of a physical or mental impairment established by medical evidence consisting of signs, symptoms, and laboratory findings. If you are able to get at least one evaluation from an acceptable medical source and provide detailed information about how the illness impairs the individual’s functioning, you can meet or equal a listing[[4]](#footnote-4).

1. Social Security Administration. (2019). SSI Annual Statistical Report, 2018 (SSA Publication No. 13-11827). Retrieved from: https://www.ssa.gov/policy/docs/statcomps/ssi\_asr/ [↑](#footnote-ref-1)
2. Social Security Administration. (2019). Annual Report of the Supplemental Security Income Program. Retrieved from: https://www.ssa.gov/OACT/ssir/SSI19/ssi2019.pdf [↑](#footnote-ref-2)
3. Based on outcomes tracked in the SOAR Online Application Tracking (OAT) system as of October 2019. [↑](#footnote-ref-3)
4. The Listings and Mental Illness. (n.d.) Retrieved from: http://soarworks.prainc.com/article/listings-and-mental-illness [↑](#footnote-ref-4)