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Securing today
and tomorrow

Produced at U.S. taxpayer expense




Social Security:
With You Through Life's Journey…

Securing today
and tomorrow



We’re With You If The Unexpected Happens

Securing today
and tomorrow

SSA.gov

Definition of Disability - Adult

- **The Social Security Act defines disability as:**
- A person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death.
- The person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.

Substantial Gainful Activity

- "Substantial gainful activity" (SGA) is a term used to describe a level of work activity and earnings. Consistently being above this level could lead to ineligibility for disability benefits. We generally use earnings guidelines to evaluate whether your work activity is SGA.
- If the impairment is anything other than blindness, earnings in 2026 averaging over $1,690 a month generally demonstrate SGA.

The SGA amount in 2026 for blind individuals is $2,830.

SSI only uses SGA as a measure of work during initial claims.

SSDI uses SGA throughout the life of the claim.

Definition of Disability- Child

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.

- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.

- Condition must be expected to last at least 12 months or result in death.

How Do You Qualify for Social Security Disability Benefits?

- By earning "credits" when you work and pay Social Security taxes
- Each $1,890 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2026, you must earn at least $7,560

ssa.gov/planners/credits.html

Rules for Recent Work Test

If you become disabled	You generally need
In or before the quarter you turn age 24	1.5 years of work during the three-year period ending with the quarter you become disabled.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you become disabled.
In the quarter you turn age 31 or later	Work during five years out of the 10-year period ending with the quarter your disability began.

Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.

SSI for Children

Who is considered a "child" for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.

SSI Requirements for Children (continued)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts

Deeming

What is it?
The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?
If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.

Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends

Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: $2,000 / Couples Limit: $3,000

SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.

SSI and Age 18 Foster Children

- A disabled youth transitioning out of foster care may file an SSI application if he or she:
- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.

Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else’s household
- In an institution – generally $30/month maximum
- In a group care or board and care facility

Supplemental Security Income (SSI) Spotlights		
Rights and Responsibilities	Living Arrangements	Resources
Financial Institution Accounts	Burial Funds	Loans
Trusts	Dedicated Accounts for Children	Deeming Parental Income and Resources
Reporting Your Earnings to Social Security	Automated Wage Reporting Tools	Impairment–Related Work Expenses
Special SSI Rule for Blind People Who Work	Individual Development Accounts	Plan to Achieve Self–Support
Property Essential to Self–Support	Transfers of Resources	Student Earned Income Exclusion
Payment for Travel to Medical Exams or Tests	Getting SSI Benefits While You Try to Sell Excess Resources	Continued SSI Benefits for Persons Who are Temporarily Institutionalized
Special SSI Rules for Children of Military Personnel Living Overseas	SSI Benefits for Disabled Youth in Foster Care	Prerelease Procedure
SSI Benefits for Noncitizen	Continued Medicaid Eligibility for People Who Work: Section 1619(b)	Interpreter Services
Income From The Arts	Homelessness	Windfall Offset
One-Third Reduction Provision	Achieving a Better Life Experience (ABLE) Accounts	

www.ssa.gov/ssi/links-to-spotlights.htm

The Value of The One-Third Reduction (VTR)

WILL THE ONE-THIRD REDUCTION PROVISION AFFECT MY SSI PAYMENT?

We may reduce your SSI payment by one-third if you live in another person's household throughout a month and others in your household pay for or provide you with all of your meals and your shelter expenses.

EXAMPLE—SSI reduced by one-third: On January 1, 2025, Mary Johnson moved in with her adult child and grandchildren and received all meals and shelter from within the household. Mary did not help pay the shelter expenses. Because Mary received all meals and shelter expenses from her adult child, we would reduce the monthly SSI payments by one-third. If Mary does not have any other countable income, the SSI payment would be reduced to $644.67.

> - Effective 09/30/2024, food is no longer included in ISM calculations. This means that the value of food will no longer reduce your SSI payment. Prior to 09/30/2024, food or shelter were included in the ISM calculations; and the receipt of food from inside or outside the home was counted as ISM.

In-Kind Support & Maintenance (ISM)

Any shelter you get from someone else that you do not pay for may reduce your SSI benefit. There is a limit on how much shelter we may count. The limit is one-third of the maximum Federal SSI benefit amount payable for a month, plus $20. This is the presumed max value (PMV).

Computing ISM:

- Total Household Operating Expenses divided by the Number of Household Members = the SSI recipients fair share.
- Fair share minus claimant's contribution = actual value (AV) of the ISM
- SSA compares the actual value to the PMV. The lesser amount is the countable ISM.

List of Applicable Household Costs

- Mortgage (including property insurance)
- Real Property Taxes
- Rent
- Heating Fuel
- Gas
- Electricity
- Water
- Sewer
- Garbage removal

Achieving a Better Life Experience (ABLE)

- A tax-advantaged account for saving funds for qualified disability-related expenses: education, housing, transportation, health, employment training, technology, funeral, and basic living costs
- Contributions to the account can be from anyone, up to $19,000 per year in 2026. The eligible individual can contribute an additional capped amount from earnings.
- Any balance up to $100,000 is excluded as a resource for SSI.

ABLE Account Limits & Qualifying Expenses

- Save up to $100,000 without affecting benefits.
- Money in ABLE accounts can cover qualified disability expenses.
  - Some of these expenses include:
    - Housing
    - Education
    - Healthcare
    - Transportation
    - Assistive technology
    - Personal support services
    - Job training

SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.

Auxiliary Benefits for Children

A child must have:

- A parent entitled to benefits due to disability or retirement; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

The child must also be:

- Unmarried;
- Younger than age 18;
- 18-19 years old and a full-time high school student;
- 18 or older and have a disability that started before age 22.

ssa.gov/family

When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take six to twelve.
- We may be able to process your application faster if you help us by getting any other information we need.

How do I apply for disability benefits?

- Online at **www.socialsecurity.gov/disability**
- Call 1-800-772-1213 to make an appointment at your local office

How to Apply for SSI (Under Age 18)

- Schedule an appointment with Social Security. Call 1-800-722-1213 (TTY 1-800-325-0778) from 8 a.m. to 7 p.m., Monday through Friday or contact your local Social Security office;

and

- Complete the online Child Disability Report at www.socialsecurity.gov/childdisabilityreport.

What Happens Next?

- Your application will be forwarded to the state Disability Determination Services (DDS) agency.
- The DDS will contact medical providers to obtain medical records.
- The DDS may ask for additional information about how your condition(s) affect daily activities.

Presumptive Disability

- You may be eligible to receive SSI benefits right away based on Presumptive Disability or Blindness if you have a qualify medical condition
- These payments can continue up to 6 months while waiting on a disability decision
- We do not ask you to repay these payments, even if you are later found not to be disabled or blind.

ssa.gov/ssi/text-expedite.ussi.htm

Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.

- Doctors and disability specialists in the state agency ask your doctors for information about your condition(s). They'll consider all the facts in your case.

- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated.

We’ll tell you our decision…

- When the state agency makes a determination on your case, we’ll send a letter to you.
- If approved, the letter will show the amount of your benefit, when your payments start, and your reporting responsibilities.
- If not approved, the letter will explain why and tell you how to appeal the determination if you don’t agree with it.

Disagree With The Medical Decision?

If you recently applied for Social Security or Supplemental Security Income disability benefits and were denied for medical reasons, you have the right to file an appeal within 60 days of the date on your decision notice.

ssa.gov/benefits/disability/appeal.html

Representative Payee

- More than eight million people, who get monthly Social Security or Supplemental Security Income (SSI) benefits, need help managing their money.
- Social Security's Representative Payment Program appoints a relative, friend, or other interested party to serve as the 'representative payee' who receives and manages the Social Security or SSI benefits for anyone who cannot manage or direct the management of his or her benefits themselves.
- We thoroughly investigate those who apply to be representative payees to protect the interests of Social Security beneficiaries, because a representative payee receives the beneficiary's payments and is given the authority to use them on the beneficiary's behalf.

How SSA selects a payee

Conduct a phone interview to:

Determine relationship to the beneficiary,

Discuss qualifications,

Discuss ability to carry out responsibilities of a rep payee,

Explain rep payee duties,

Explain reporting responsibilities, and

Explain liability for not reporting changes.

How to spend a beneficiary’s money

As a representative payee, you have the responsibility to use benefits received only for

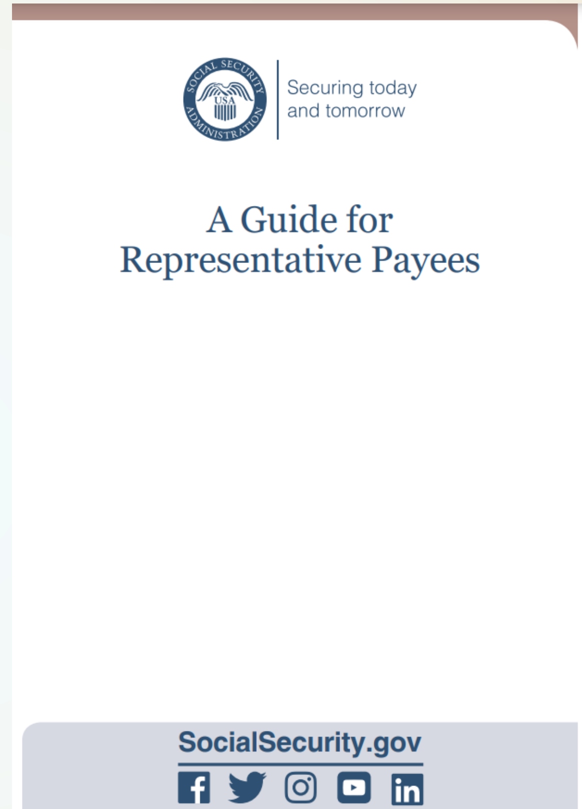
the use & benefit of the beneficiary.

Current maintenance needs include:

- Food
- Clothing
- Medical Care
- Housing
- Personal comfort items
- Reasonably foreseeable needs

Need more information?

- **1-800-772-1213**
- **http://www.ssa.gov**
- **http://www.ssa/gov/payee**


Securing today
and tomorrow

A Guide for
Representative Payees

SocialSecurity.gov

Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.

What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape

Disability Programs

Title II

SSDI
Social
Security
Disability
Insurance

Medicare

Title XVI

SSI
Supplemental
Security
Income

Medicaid

What To Know If You Must Visit An Office

Our Mobile Check-In Express feature makes it easier to check-in if you must visit a Social Security office. Scan the QR code located at your local Social Security office to check-in for your visit.

If you’re unable to check-in on your mobile device, we offer private, accessible check-in with our Americans with Disabilities Act (ADA) compliant kiosks in most of our local Social Security offices.

An official website of the United States government Here's how you know

Get a benefit verification letter.

Social Security | Benefits | Medicare | Card & record | SSI spotlight | Español | Sign in

Your most-needed services, online

With a secure *my* Social Security account, you can get services and manage your benefits — anywhere, anytime.

Sign in or create an account

Get a benefits estimate
Sign in to calculate your benefits estimate.

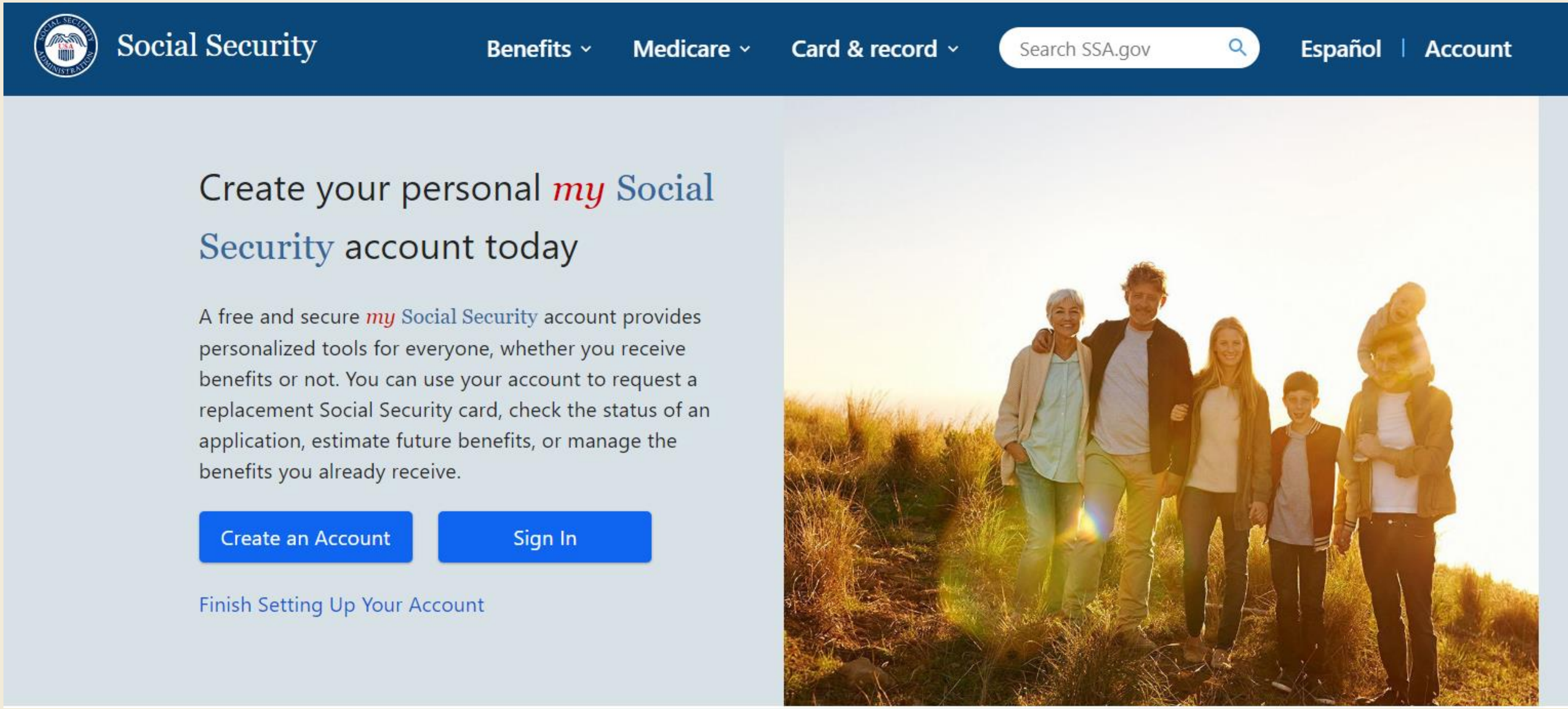
Apply for benefits
Apply for Retirement, Disability, or other benefits online.

Check your status
See where you are in your application or appeal process.

Replace your card
Find the best way to replace your card.

Life events

my Social Security



ssa.gov/myaccount

my Social Security **Services**

If you do not receive benefits, you can:

- View retirement benefit estimates at different ages or dates when you want to start receiving benefits;
- View possible spouse's benefits;
- Request a replacement Social Security card if you meet certain requirements;
- Check the status of your application or appeal;
- Get a benefit verification letter as proof that you are not getting benefits;
- Get your *Social Security Statement* to review:
  - Estimates of your future retirement, disability, and survivor benefits;
  - Your earnings, to verify the amounts that we posted are correct; and
  - The estimated Social Security and Medicare taxes you've paid.

ssa.gov/myaccount/what.html

my Social Security **Services**

If you receive benefits or have Medicare, you can:

- Opt out of mailed notices for those available online;
- Request a replacement Social Security card if you meet certain requirements;
- Report your wages if you work and receive Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits;
- Get a benefit verification letter as proof that you are getting benefits;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number (Social Security beneficiaries only);
- Start or change direct deposit of your benefit payment (Social Security beneficiaries only);
- Submit your advance designation of representative payee request;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

ssa.gov/myaccount/what.html

Service Options

Welcome, Cynthia! You last signed in on September 3, 2020 at 10:24 AM EST.

Select one of the options below:

- ○ *my* Social Security
  Estimate your future benefits, view and/or manage your Social Security information.
- ○ Representative Payee Services
  View or update benefit information for beneficiaries you represent.

NEW! Messages for beneficiaries you represent are starting to be delivered to your Representative Payee Services inbox. Please check both inboxes for those messages until we have completed this change.

Go

my Social Security

Debra M. Haskell

Other Services

Representative Payee Services

Beneficiary Overview

Beneficiary Information

Name	Social Security Number	Date of Birth
RICHARD GREENWOOD	***-**-4809	10/05/2001

Benefits & Payments

Receiving:	**Social Security (Disability)**
Next payment is:	**$245.00 on September 3, 2019**

Quick Links

Beneficiary Accounts

RICHARD GREENWOOD

Overview

Representative Payee Annual Accounting

Direct Deposit

Report Wages

SANDRA GREENWOOD

Disclaimer

This information is current at the time of the presentation, but Social Security policy is subject to change. Please visit SSA.gov for up-to-date information on our programs.

Q&A session