

## Supplemental Security Income (SSI) 101

[Supplemental Security Income \(SSI\)](#) is a federal benefit that provides monthly payments to children and adults with disabilities who have low incomes and few resources. [Social Security Disability Insurance \(SSDI\)](#) is a different disability benefit that provides monthly payments, but this one is based on how much you have paid into Social Security through your past jobs. **Bottom line:** SSI is based on need, SSDI is based on work history.

### What is it?

Supplemental Security Income (SSI) provides monthly payments to people with limited income and resources who are **65 or older, or blind, or have a disability**.

Children younger than age 18 are eligible if they have a medical condition or combination of conditions that meets Social Security's definition of disability which is *"Your child must have a developmental, physical, or mental health condition that limits their activities **and** is expected to last at least one year or result in death."*

### Who is eligible?

Your child must meet ALL the following disability requirements to be considered medically eligible for SSI:

- The child, if not blind, must not be working or earning more than \$1,550 a month in 2024. The child, if blind, must not be working or earning more than \$2,590. **This amount usually changes every year.**
- The child must have a medical condition or a combination of conditions, that results in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities.
- The child's condition(s) must have been disabling or be expected to be disabling for at least 12 months; or the condition(s) must be expected to result in death.

The Social Security Administration consider a child's income and resources when deciding if they are eligible for SSI. They also consider [the income and resources of family members](#) living in the child's household.

Income includes: earnings, Social Security checks, pensions, and non-cash items such as food, clothing, or shelter. The amount of income a person has each month affects the amount of SSI payment he or she can receive. More information can be found here:

<https://www.ssa.gov/ssi/text-income-ussi.htm>

Resources include things like bank accounts, stocks, bonds, and property. Certain things usually do not count as resources, such as personal belongings, the family home, and family car. More information can be found here: <https://www.ssa.gov/ssi/text-resources-ussi.htm>

## **How do you apply?**

You can apply by calling 1-800-772-1213 or visiting your local Social Security office. You can complete some of the forms online.

**How long does the review process take?** It can take the agency anywhere between 6 to 9 months to review your application. You will receive a letter in the mail with their decision.

## **Got questions?**

### **Social Security Administration**

1-800-772-1213

[www.ssa.gov/ssikids](http://www.ssa.gov/ssikids)

The information contained in this document is a summary and does not provide every exception. Please refer to <http://www.socialsecurity.gov> for more information.