

## **Qualifying for Social Security Disability Benefits**

Social Security disability benefits are offered for people of all ages who are unable to work and earn income due to a serious injury or lifelong illness. If you or someone you love is unable to work, you might be eligible for assistance. If you receive Social Security benefits, you can spend the monthly payments on your healthcare needs, any household bills, childcare, and any other daily living needs.

There are two criteria you'll need to meet to be approved for Social Security disability: Technical criteria, and medical criteria.

### **Technically Qualifying for Social Security Disability**

There are two forms of benefits available for people with disabilities: Social Security Disability Insurance ([SSDI](#)) and Supplemental Security Income ([SSI](#)).

SSDI benefits are for adults who have worked throughout life and have become disabled due to a recent injury or illness, like Parkinson's disease or a spinal cord injury. To qualify for SSDI, you'll need to have paid taxes throughout life. So long as you've earned at least \$5,000 in [taxable income](#) per year, you'll qualify. The more income you earned yearly, the higher your SSDI payment will be.

SSI benefits are for people of all ages and have no work history requirements. They're better suited for people with congenital illnesses, like Down syndrome or cerebral palsy. While you won't need to have worked throughout adulthood to qualify, there are strict financial limitations for SSI recipients. Anyone on SSI cannot have more than \$2,000 in saved cash or "assets," which include a second home or car.

### **Children and SSI Benefits**

If you have a child under age 18 with a disability, your income will be evaluated on the child's behalf. This means that families who earn decent wages will not be eligible for SSI benefits, regardless of the severity of a child's disability.

Your specific income limit will vary depending on how many children you have and whether or not you're married. A single parent with one child couldn't earn more than \$38,000 per year to qualify, while a family of five could earn around \$50,000. You can [view a chart](#) on the SSA's website to determine exactly how much you can earn.

The SSA no longer considers a parent's income after a child turns 18, even if your son or daughter is still living at home.

### **Medically Qualifying for Social Security Benefits**

The SSA uses a medical guide known as the [Blue Book](#) to evaluate any Social Security disability applicants and award benefits accordingly. Qualifying for benefits will completely depend on whatever diagnosis you or your loved one has.

For example, anyone who has an amputation or spinal cord injury requiring the use of a walker or wheelchair will always medically qualify. A diagnosis of Trisomy 21 or Translocation Down syndrome will also medically qualify.

Autism, on the other hand, is often harder to prove as disabling to the SSA. The SSA states that your loved one must have medical evidence proving *both* of the following:

1. Noticeable difficulty with all forms of communication (verbal, nonverbal, and social interaction)
2. Significantly limited interests in hobbies or other activities.

Additionally, someone with autism must have an extreme limitation of one of the following criteria, or noticeable limitation in at least two of the following criteria:

1. Ability to understand, remember, and use learned information
2. Interact with others in a work setting
3. Accomplish tasks
4. “Manage oneself,” which means controlling emotions in an office or work environment.

The entire Blue Book is available online, so you can review it with your doctor to determine whether or not you or your loved one is eligible for Social Security benefits.

### **Starting Your Application**

SSDI applicants can apply for Social Security disability benefits [online](#). If you're unable to type, you can ask someone to apply on your behalf.

SSI applicants will need to apply in person at their [closest SSA office](#). If you're applying on behalf of someone, he or she does not need to actually be present at your local office. It's always a good idea to review the [Disability Starter Kit](#) before applying to ensure you have all necessary paperwork and personal information prepared when applying.

Most claims are approved within five months. Once you're enrolled, you can focus on what's important: Living a fulfilling life.

**Resources Found Via:**

- <https://www.ssa.gov/planners/disability/index.html>
- <https://www.ssa.gov/ssi/>
- <https://www.disabilitybenefitscenter.org/glossary/social-security-disability-work-credit>
- <https://www.ssa.gov/ssi/text-child-ussi.htm>
- <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>
- <https://secure.ssa.gov/iClaim/dib>
- <https://www.disabilitybenefitscenter.org/state-social-security-disability>
- [https://www.ssa.gov/disability/disability\\_starter\\_kits.htm](https://www.ssa.gov/disability/disability_starter_kits.htm)