

Adult SSI/SSDI vs. Child SSI Applications

KEY DIFFERENCES

This document outlines the key differences between adult Supplemental Security Income (SSI)/Social Security Disability Insurance (SSDI) and child SSI applications to help case workers navigate the distinct eligibility and evaluation processes. It compares both programs in terms of financial eligibility, definitions of disability, the sequential evaluation process, and required documentation. The adult process includes both SSI and SSDI programs and focuses on the individual's work history and residual functional capacity. In contrast, the child SSI process evaluates a child's functional limitations relative to age-appropriate norms, using a unique functional equivalence standard. Additional differences include who signs the forms, sources of documentation, and rules for representative payees.

Key Differences

Topic	Adult SSI/SSDI	Child SSI
Disability Programs	SSA administers two disability benefit programs for adults: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). <ul style="list-style-type: none">SSI is based on need and generally includes Medicaid.SSDI is based on contributions to SSA from past work and generally includes Medicare.	Children qualify for Supplemental Security Income (SSI) only! <ul style="list-style-type: none">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 <i>personal</i> resources. <ul style="list-style-type: none">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 are limited to \$2,000 for individuals and \$3,000 for married couples.	Need is a complete picture of income, living arrangement, and <i>family</i> resources. <ul style="list-style-type: none">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 their 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 are limited to \$2,000 for individuals.

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		<ul style="list-style-type: none"> • 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	<p>SSA's definition of disability for adults includes an evaluation of:</p> <ul style="list-style-type: none"> • the applicant's ability to work at a substantial gainful level • because of a 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. 	<p>SSA's definition of disability for children also encompasses the child's ability to function as compared to the functional abilities of a child of the same age who does not have impairments.</p> <ul style="list-style-type: none"> • A medically determinable physical or mental impairment(s) (including an emotional or learning problem) • which markedly and severely limits their 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
Sequential Evaluation	<p>5-Step Process</p> <ul style="list-style-type: none"> • 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? 	<p>3-Step Process</p> <ul style="list-style-type: none"> • 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?
Functional Equivalence	<p>No Functional Equivalence Standard</p> <p>DDS must assess whether a person can perform prior work or can adjust to any other work despite their impairments. DDS considers:</p> <ul style="list-style-type: none"> • work the applicant has done in the past (generally the last 5 years) • the applicant's residual functional capacity (RFC) based on their current functional abilities. 	<p>Functional Equivalence Standard</p> <p>If a child's condition or combination of conditions does not meet a listing, SSA will evaluate six domains of functioning to determine if the child functionally equals the severity level of a listing:</p> <ol style="list-style-type: none"> 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	<p>Adult SSI/SSDI and Child SSI applications will utilize: SSA-3288: Consent for Release of Information; SSA-8000: Application for Supplemental Security Income (SSI); SSA-827: Authorization to Disclose Information to SSA; and SSA-1696: Appointment of Representative.</p>	

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	<p>Adult SSI/SSDI applicants will submit:</p> <ul style="list-style-type: none"> • SSA-3368: Adult Disability Report (submitted online) • SSA-16: Application for SSDI (submitted online) • If applicable: <ul style="list-style-type: none"> ○ SSA-3373: Adult Function Report ○ SSA-3369: Work History Report ○ SSA-4814: Medical Report on Adult with Allegation of HIV Infection 	<p>Child SSI applicants will submit:</p> <ul style="list-style-type: none"> • SSA-3820: Child Disability Report (submitted online) • If applicable: <ul style="list-style-type: none"> ○ 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.	The parent or caregiver signs all SSA forms, with some exceptions*.
Documenting Disability	<p>Evidence must be obtained from an “Acceptable Medical Source (AMS).” Other sources of information will include:</p> <ul style="list-style-type: none"> • the applicant’s family, friends, case worker(s), substance use treatment centers, current or former employers, and jail/prison records 	<p>Evidence must be obtained from an “Acceptable Medical Source (AMS).” Other sources of information will include:</p> <ul style="list-style-type: none"> • school records • babysitters, teachers, school social workers/counselors, juvenile detention centers, coaches, etc.
Representative Payee	<p>SSA determines whether the beneficiary needs assistance managing their funds.</p> <ul style="list-style-type: none"> • If needed, a representative payee is identified by the beneficiary and appointed by SSA. • Otherwise, recipients may handle their own funds, 	<p>The parent or caregiver will be the appointed representative payee for the child, with some exceptions*.</p> <ul style="list-style-type: none"> • 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.