

Frequently Asked Questions for Assisting Youth and Young Adults with Social Security Benefits

HELPFUL INFORMATION AND RESOURCES

Youth and young adults may be eligible for various Social Security Administration (SSA) benefits, including Survivors, Disabled Adult Child (DAC) benefits, Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI). Determining eligibility and understanding the application process can be complex. Individuals should [contact SSA](#) for comprehensive information regarding eligibility for benefits and visit the [SSA website](#) to learn more about eligibility criteria and the benefits available to youth and young adults.

Engaging Youth and Young Adults

What are some strategies for engaging with youth and young adults?

Answer: Engaging young adults effectively in the benefits application process requires consistency, flexibility, and a supportive atmosphere. Recognizing that building trust and maintaining ongoing communication may take time is crucial. Successful approaches involve being trauma-informed and creating a safe, collaborative, and empowering relationship with the applicant. It's important to tailor engagement to the needs of youth and young adults, as systems designed for adults may not be suitable. Involving the youth's biological or chosen family can offer valuable support during the application process, including obtaining medical documentation and providing insights into the applicant's functioning. Youth often lack a sense of control, so as best as you can, meet them where they are and let them lead the process while communicating clearly and transparently.

What can my program do to help youth feel more comfortable engaging in our services?

Answer: Effective programs include convenient services and flexibility to cultivate a welcoming atmosphere for youth. [Promising models](#) for ending youth homelessness prioritize creating low-barrier environments and fulfilling basic needs like offering access to storage lockers. Involving youth in program planning, development, ongoing administration, and evaluation ensures alignment with their needs. Essential components of a comprehensive service continuum include mobile outreach, drop-in centers, family engagement, and crisis support. Staff training should encompass trauma awareness, crisis intervention, and counseling skills.

Disability Eligibility for Young Adults

What SSA benefits are young adults eligible for?

Answer: Young adults are evaluated under the adult definition of disability and are most commonly eligible for SSI. However, they may also be eligible for SSDI if they have worked enough qualifying credits or as a [Disabled Adult Child](#) (DAC) if their disability began before the age of 22 and their parent(s) are deceased or receiving Social Security retirement or disability benefits. The benefit is based on the parent's earnings record.

What is the likelihood of disability approval for young adults?

Answer: Many young people receive disability benefits. Nineteen percent of blind or disabled SSI recipients are between the ages of 18-34, and another 16 percent are ages 0-17¹. Using the SOAR model of SSI/SSDI application assistance, the approval rate for youth and young adult applicants ages 16-25 is 68 percent.² 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.

How can we show the applicant's functional limitations with limited medical documentation?

Answer: For disability applications, SSA requires current documentation of a physical or mental impairment established by medical evidence consisting of signs, symptoms, and laboratory findings. If you have 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. "When gathering and reviewing the medical records for youth applicants, it may be important to 'read between the lines,'" Craig Hughes of Streetwork Project explains. "Multiple visits to the emergency room, including visits for substance use-related issues, may be indicative of a larger issue, especially when considering that many youth use substances to cope with traumatic experiences and engage in survival behaviors to get through the day-to-day."

School records also become a very important aspect of an application. Obtaining these records can facilitate documentation of ongoing cognitive difficulties stemming from childhood, previous IQ tests, and social skills. Similarly, juvenile justice or adult incarceration records may be helpful; however, as with medical and school records, it is important to determine what the records mean. For example, an applicant's juvenile justice record may read "the youth refused to take his medication," which on the surface simply indicates not wanting to take medication; however, upon engagement with the applicant, a SOAR case worker may learn that the youth refused to take their medication for fear of being stigmatized or harassed by peers; providing context is important! When there is little work history, it is important to document the youth's functionality in terms of general life situations that easily correlate to work situations—for example, the ability to attend school or appointments on time, the ability to make decisions regarding self-care (is the applicant capable of the self-care necessary to present in a work situation), and the ability to perform daily tasks that could easily relate to work.

How do we document that a young person cannot work when they have no employment history?

Answer: A work history is not required to be found disabled under SSA criteria. Medical records and documentation of functional impairment are crucial for approval. Utilize school records, program records, and your observations to begin developing the evidence to support the claim. If a young person wants to explore working, engagement with vocational rehabilitation or supported employment programs can provide helpful

¹ Social Security Administration. (2023). [Annual Report of the Supplemental Security Income Program](#)

² Based on outcomes tracked in the SOAR Online Application Tracking (OAT) system as of May 2024

evidence for their struggles in work settings. Working while applying can also bring income, self-esteem, and community connection that will benefit the individual beyond their earnings.

Will the young person be denied if they are using alcohol and/or drugs?

Answer: Substance use is not cause for an automatic denial. SSA determines if the substance use is “material” (i.e., pivotal) to a person’s disability. If the person would still be disabled even if they were not actively using drugs or alcohol, substance use is not material to the disability. Providing the context and history of use and evidence of impairment during times of non-use will help show that substance use is not material. Youth who use substances may be using them to mitigate the symptoms of their mental illness. For example, drinking alcohol may temporarily help relieve symptoms of anxiety, depression, or trauma- and stress-related disorders (even if it ultimately makes the problem worse). Using amphetamines may help someone stay awake and feel safer at night when living unsheltered and on the street. When the drinking and drug use stop, the symptoms of mental illness are still there and may worsen. The applicant does not have to stop using alcohol or drugs for the determination.

Youth Transitioning to Adulthood

Do child SSI benefits automatically continue when they turn age 18?

Answer: At age 18, young adults eligible for SSI as children are evaluated to determine if they qualify for benefits under the adult definition of disability. This redetermination process is essential to many youth who continue to need the support of SSI. Benefits will continue during the redetermination process. For children, disability is determined by “marked or severe functional limitations.” In contrast, for adults, disability is measured against the ability to perform substantial gainful activity (SGA), an income level set annually by SSA. Due to this, an age 18 redetermination is considered a new medical decision for eligibility based on adult standards. A SOAR-trained case worker can assist the applicant during the [redetermination process](#).

Additionally, at age 18, a person may now be eligible for SSI when previously they were not because of their parent(s) income and resources. An application for SSI can be made based on their own income and resources.

If a child is receiving SSI while in foster care, what happens to their benefits when they age out of the foster care system?

Answer: SSA has established special provisions for child SSI recipients who are aging out of the foster care system at age 18 and facing a loss of financial support. Research suggests that youth nearing this transition are particularly vulnerable and maintain a much higher rate of disability compared to their peers. Generally, an individual can apply for SSI as an adult within a month of their 18th birthday; however, SSA will accept SSI applications from youth in foster care up to 180 days (about 6 months) before their exit from care.

Employment and Work Incentives

What are some of the employment incentives for youth?

Answer: One barrier for youth seeking employment is the fear that they will lose their Social Security benefits if employed. To combat this, SSA offers work incentives designed to allow participants to retain more earnings and save for future needs.

- [Student Earned Income Exclusion](#)
- Earned Income Exclusions of \$65 plus \$1 of every \$2 earned
- [Individual Development Accounts](#) to save earnings
- [Plan for Achieving Self Support \(PASS\)](#) for career exploration and setting aside funds for post-secondary education
- [ABLE Accounts](#) (tax-advantaged savings accounts for people with disabilities)
- [Work Incentives Planning and Assistance \(WIPA\)](#)

Resources for Youth and Young Adults

Services and Benefits

- [Youth MOVE National](#)
- [Treatment Considerations for Youth and Young Adults with Serious Emotional Disturbances and Serious Mental Illnesses and Co-occurring Substance Use](#)
- [Intensive Care Coordination for Children and Youth with Complex Mental and Substance Use Disorders: State and Community Profiles](#)

SSA Information

- [SSA Disability Information](#)
- [SSA Survivors Benefits](#)
- [Supplemental Security Income \(SSI\)](#)
- [SSA Youth Resources](#)