



## **At 18 or beyond: Applying for Supplemental Security Income (SSI) and/or Disabled Adult Child (DAC)**

### **Applying for SSI for the first time as an adult:**

If you did not receive Supplemental Security Income (SSI) as a child because of your family's income and resources, you can apply for SSI after age 18 as long as YOU have less than \$2000 (such as cash, life insurance, burial policy, or an inheritance) and you cannot earn more than Social Security allows. For more information on earning limits to prove disability see the current [Substantial Gainful Activity \(SGA\)](#) limit.

If you have a disability but received a social security benefit as a child because a parent was retired, on social security disability, or deceased, to continue a social security benefit after age 18 you will have to apply for SSI and meet the adult definition of disability and the income and resource limits. In other words, your child benefit on a parent's record ends when you turn 18 or up to age 19 if you are still in school.

### **Applying for Disabled Adult Child benefit on a parent's record:**



You can also apply for the Disability Adult Child benefit any time after age 18 if a parent retires, begins receiving a disability benefit, or dies. You will have to prove your disability began before age 22 and meet all other rules. This benefit may replace an SSI benefit which is often less but you may be able to keep your Medicaid insurance.

**To apply for any of these programs, call Social Security to make an appointment in your local office (800-772-1213). Along with a letter to confirm your appointment you will receive a list of things to bring along with forms to complete before your appointment.**