

Social Security Benefits for Transition Age Youth

4 Types of benefits for children/young adults

Children up to age 18 or age 19 (if a full time high school student) can receive benefits on their parents record when the parent starts receiving disability or retirement benefits or if the parent is deceased. The student does not have to have a disability (auxiliary benefits).

An individual with a disability can file on their own Social Security record if they have had enough recent work. For someone under the age of 28, 1 ½ years of work (6 quarters of coverage) could entitle them to benefits. In 2015, \$1220 equals one quarter of coverage.

If a child becomes disabled before age 22, the child can get benefits when the parent starts receiving benefits or if the parent is deceased (disabled adult child benefits).

SSI benefits (cash payments plus Medical Assistance coverage) are payable to children with disabilities under age 18 who live with their families who have limited income and resources. SSI benefits are also payable for those over age 18 who have limited income and resources. SSI does not look at parental assets once a child turns age 18 even if they continue to live at home. Call for an appointment to file for SSI the month the child turns 18 if parental income/assets are too high.

Definition of Disability for Social Security purposes

Under age 18 : a medical condition that causes severe functional limitations and is expected to last at least 12 months or result in death

Age 18 and over : the inability to engage in any substantial gainful activity because of a physical or mental impairment which is expected to last for at least 12 months or result in death.

For information about these benefits, or to file online, go to:

www.socialsecurity.gov

For free benefits planning services and counseling on returning to work once you are receiving payments, contact your local Work Incentives Planning and Assistance coordinator who can be found at:

<http://choosework.net/resource/jsp/searchByState.jsp>