





Social Security Programs for People with Disabilities


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The Life Span Program of The Arc of Illinois


Information accurate as of July 24, 2025




 (815) 464-1832

 Mon - Thurs: 9:00am - 5:00pm | Fri: 9:00am - 4:00pm







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The Arc of Illinois

Advocating with individuals with intellectual and developmental disabilities

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 Illinois Life Span



Educate

We offer a wide range of programs and trainings to improve care and inspire better tomorrows.



Advocate

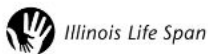
We fight for disability rights and equality, raising awareness on life-changing legislation and policies.



Connect

We connect families, self advocates, and care professionals to build an expansive support network.

The Arc of Illinois
www.thearcofil.org



About The Arc:

Largest National Community-Based Organization

Advocating for and serving people with intellectual and development disabilities and their families throughout the entire life span.

650 Chapters Nationwide

Advocating on the front lines to ensure that people with IDD and their families have the support and services they need to be fully engaged in their communities.

Vision and Mission

The Vision:

Happy lives with full participation in the community.

The Mission:

Empowering persons with disabilities to achieve full participation in their community life through informed choices.

Our Advocacy Includes:

Providing key information on legislative and policy issues.

Empowering individuals to stand up for important policies impacting people with ID/DD.

Making information and resources accessible through our programs, webinars, and events.

Expectations for today

My role

- Define
- Describe
- Direct
- ~~Benefits Counselor~~
- ~~Financial Planner~~
- Fellow parent on this journey

Goals

- Identify the programs of the Social Security Administration that can benefit people with disabilities
- Describe the eligibility for each
- Describe the difference
- Know where to go for assistance

Financial Assistance: Defining terms and acronyms!

SSA = Social
Security
Administration

SSI =
Supplemental
Security Income

SSDI = Social
Security Disability
Insurance

SSI: Supplemental Security Income

SSI provides monthly payments to people with disabilities and older adults who have little or no income or resources.

[Supplemental Security Income \(SSI\) | SSA](#)

SSI: Supplemental Security Income

As the “income” part of the title indicates, this is money that comes directly to people with disabilities (or their Representative Payee) to meet basic needs of food, clothing & shelter. Paid monthly.

Designed to help aged, blind & disabled people who have little/no income

Paid for/funded by U.S. taxpayers/general funds.

Eligibility determined both financially and medically.

Two programs: Children’s SSI (up to age 18) and SSI for adults.

[Understanding SSI - SSI Eligibility \(ssa.gov\)](https://ssa.gov)

SSI: Supplemental Security Income: Financial Eligibility

Financial

- based on household income until the month after the 18th birthday
- After age 18, only the individual's income is considered, and parental income is waived.

Nutshell guidelines: income *and* assets

- \$2,000 in financial resources (\$3K couple)
- One home
- One car
- More details here: [Understanding SSI - SSI Resources \(ssa.gov\)](https://ssa.gov/understanding-ssi-ssi-resources)
- Understanding SSI for Children: [Understanding SSI - SSI for Children \(ssa.gov\)](https://ssa.gov/understanding-ssi-ssi-for-children)

SSI: Supplemental Security Income: Medical Eligibility

Must meet *Social Security's* definition of “disabled”.

- If under 18, disability determination based on “marked and severe functional limitations.”
 - What is child able to do, and not do? How much extra help is needed?
- If over 18, definition changes.
 - The question isn’t “Is the person disabled?” or “To what extent is the person disabled?” It is...
 - “Does the disability keep the person from earning a salary to support themselves?” (Can they work?)
 - Substantial Gainful Activity or SGA in 2025: \$1620/mo; \$2700/mo if blind.

Has lasted at least 12 months or is expected to last longer than 12 months.

Can be expected to result in death.

Representative Payee or Rep Payee

- [Social Security - Representative Payee Program \(ssa.gov\)](https://www.ssa.gov/rep-ayee/)
- Used when beneficiaries do not have the capacity to manage their money
- SSA looks to family members or friends to serve as Rep Payee
- Open separate, distinct Rep Payee account at financial institution
- “A payee must use the benefits received on behalf of the beneficiary to meet the beneficiary’s current and future needs. Any funds that the payee does not need for the beneficiary’s needs must be saved.”
 - [Social Security - Representative Payee Program - Payee and ABLE Accounts \(ssa.gov\)](https://www.ssa.gov/rep-ayee/)
- [A Guide for Representative Payees \(ssa.gov\)](https://www.ssa.gov/rep-ayee/)

SSI: Supplemental Security Income: How can it be spent?



The intention is to provide for life's necessities:

Food
Shelter



Once those needs are met, balance can be spent on things that will directly help the beneficiary



Keep good records!

SSI: Supplemental Security Income: Other information

[Understanding Supplemental Security Income \(SSI\) -- Home Page \(ssa.gov\)](https://www.ssa.gov)

SSI for children under 18yo:

- [Understanding SSI - SSI for Children \(ssa.gov\)](https://www.ssa.gov)
- recipients who are children: case will be reviewed 2 mo prior to turning 18yo to determine if medical condition meets disability requirements as an adult

Redeterminations/Continuing Disability Review (CDR): at least once every three years.

- [Understanding SSI - Continuing Disability Reviews \(ssa.gov\)](https://www.ssa.gov)
- Income, resources & living arrangements



SSI: Supplemental Security Income

How to apply

Check eligibility
requirements
online first:

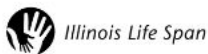
- [Understanding SSI - SSI Eligibility \(ssa.gov\)](https://www.ssa.gov/ssi/eligibility)

Apply online,

- [Apply for Supplemental Security Income \(SSI\) | SSA](https://www.ssa.gov/ssi/apply)
- Apply the month following their 18th birthday

Or Call National
800 Number:

- 1-800-772-1213 or local office
- In-person office appointments must now be scheduled ahead of time
- Some walk-ins available but rare



SSI: Supplemental Security Income: Helpful links



Publication: Understanding
Supplemental Security Income 2024
Edition

[Understanding Supplemental Security
Income \(SSI\) \(ssa.gov\)](https://ssa.gov/understanding-supplemental-security-income-ssi)



Publication: What You Need to Know
About Your Supplemental Security
Income (SSI) When You Turn 18

[What You Need To Know About Your
Supplemental Security Income \(SSI\)
When You Turn 18 \(ssa.gov\)](https://ssa.gov/what-you-need-to-know-about-your-supplemental-security-income-ssi-when-you-turn-18)

SSDI: Social Security Disability Insurance

- Pays benefits to certain family members if parent is “insured” (worked long enough and paid Social Security taxes on their earnings).
- Child Disability Benefit (previously Disabled Adult Child or DAC) : receive SSDI payments *based on their parent’s Social Security earnings* record when a parent:
 - Retires,
 - Starts receiving Disability Benefits themselves (becomes disabled), or
 - Dies.
 - [How You Qualify | Disability Benefits | SSA](#)
- Medical requirements for over 18yo are the same as SSI
- SSI paid for with tax revenue general funds; SSDI paid for by Social Security (FICA) taxes

SSDI Social Security Disability Insurance: Beneficiaries

Minor child

- A child under 18yo can receive SSDI benefits as a dependent regardless of having a disability or not
- Children receiving SSDI benefits as a minor child may be eligible to continue receiving benefits on parent's record after age 18 *if* they have a qualifying disability. Then they are considered a...

DAC: Disabled Adult Child (After age 18)/Childhood Disability Benefit

- Adult with a qualified disability that began before age 22
- Meet definition of disability for adults
- Unmarried
- Earnings under \$1,620/month (\$2,700/mo if blind) in 2025

SSDI Social Security Disability Insurance: Beneficiaries

You can also qualify for SSDI by working and earning credits (previously referred to as “quarters”).

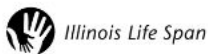
You can earn up to 4 credits in one year

2025 credit is \$1,810

[How You Earn Credits 2025](#)

Earn 6 quarters and before age 24 →SSDI!

SSDI for 24 months → Medicare!



SSDI Social Security Disability Insurance: how to apply

At this time, Survivor/DAC benefits cannot be done online.

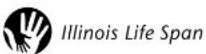
Call 1-800-772-1213 to request an appointment.

TTY 1-800-325-0778

To speed up process, complete online Adult Disability report

- [SSA-3368-BK](#)

[Disability | SSA](#) Link to learn more and apply for SSDI.



SSDI Social Security Disability Insurance: helpful links

Disability Benefits publication

- [Disability Benefits - EN-05-10029 \(ssa.gov\)](#)

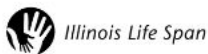
Benefits for Children with Disabilities publication

- [Benefits For Children With Disabilities 2025](#)

Disability Starter Kits: helps you get ready for disability interview or online application.

- Links for Adult Starter Kits and SSI Child Starter kit and Spanish versions of both are here:
- [Disability Starter Kits \(ssa.gov\)](#)

SSA website will tell you if you can apply online for these programs



What we learned today

Social Security Administration programs for people with disabilities:

- Supplemental Security *Income*, or SSI
 - Financial payments to help meet basic needs of shelter, clothing & food
 - Paid monthly
 - Recipients have been deemed disabled by SSA and have little/no income & resources
- Social Security Disability *Insurance*, or SSDI
 - Payments made from an insured person's earnings
 - Children under 18 can qualify for payment on parent's earnings
 - Adult with disabilities can qualify for payment on parent's earnings

Questions submitted

Q: What is the difference between SSI/ SSDI ? What type of disabilities are required for each one?

A: I hope the presentation covered this!

Q: What are the current earning and asset limits for SSDI?

A: It depends on how you are eligible for SSDI.

- Retirement, Disability, or Survivor benefit?
- [Family benefits | SSA](#)
- [What to report if you get Family benefits | SSA](#)
 - **Employment and wages if you're age 66 or younger (under Full Retirement Age)**
 - Employment status and self-employment
 - Wages over \$23,400 in 2025 (pre-tax)
- If you continue to work, your condition must also limit you from earning income above an amount we call “substantial gainful activity” (SGA). In 2025, SGA is \$1,620 per month, or \$2,700 [if you're considered blind under our rules](#). We use different [rules to determine SGA if you're self-employed](#).



Health and Human Services Virtual Briefing

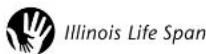
Friday,
August 1, 2025
1:00 PM

IMPACTS ON SNAP & MEDICAID DUE TO TRUMP'S BUDGET LAW

[Illinois Department of Human Services \(IDHS\)](#) and [Healthcare and Family Services \(HFS\)](#) for a *virtual briefing* on Trump's budget law, that makes sweeping changes to programs such as the federal Supplemental Nutrition Assistance Program (SNAP) and Medicaid, and its impact on the people of Illinois.

IDHS Secretary Dulce Quintero and **HFS Director Elizabeth Whitehorn** will provide an overview of the legislation's key health and human services provisions. The briefing will immediately be followed by a *Q&A session* facilitated by **First Assistant Deputy Governor Ryan Croke**.

Tune in at this link: [Health and Human Services](#)

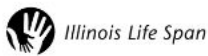




Special request:

If you've had trouble contacting, connecting or interacting with the Social Security Administration since January 25, 2025, please see me afterwards or

- Email me at Suzanne@thearcofil.org
- Call me directly at 779-243-9752.



Thank you for attending today!

Suzanne Aaron

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Illinois Life Span

