

How a Child Can Qualify for SSI Benefits with a Developmental Disability

Caring for a child with a developmental disability can be a challenge. A parent may have to quit working to stay home with the child, or parents could need to pay out of pocket for additional therapies and services for their child. This can cause a major financial hardship for parents. Social Security benefits can help ease the financial burden of caring for a child with a developmental disability or low IQ. [Supplemental Security Income](#), or SSI benefits, from the [Social Security Administration](#) can be used to help cover living expenses and additional treatment expenses for the child. These benefits are available to foster parents as well as parents for children that meet the SSA's qualifications.

SSI Benefits for Developmental Disability

All of the conditions that are eligible for SSI benefits are listed in the Social Security Administration's [Blue Book](#). It used to be that any child with an IQ under 60 would automatically qualify for benefits, but the SSA has updated the listing requirements for kids with developmental disabilities. Now in order to be eligible for SSI benefits parents must show that their child has had a full scale IQ test and has an IQ score of 70 or below, or that the child has a full scale IQ score of 71-75 with a verbal or performance score of 70 or below. Additionally, they have to show evidence that the child has an extreme limitation in one of the following areas, or a severe limitation in two of the following areas:

- understanding, remembering, or applying information (ability to learn terms and concepts, follow instructions, solve problems)
- interacting with others (ability to understand social cues, cooperate, make and maintain friendships, handle conflicts)
- concentrating on tasks and maintaining pace (ability to complete tasks in a timely manner, ignore or avoid distractions, work close to others without distracting them), and
- managing oneself (ability to protect self from harm, regulate emotions, control behavior, maintain personal hygiene).

[Medical sources](#) from a doctor like hospital records can be used as proof. So can test results and assessments from psychologists, child development experts, counselors, teachers, case workers, social workers, and any other professionals who can offer an expert opinion about the extent of the disability and how it impacts the child's day to day life.

How to Qualify Financially

If the child meets the listing requirements in the Blue Book the parents will need to qualify financially before the child can be approved for SSI benefits. The [total income](#) of all adults in the household that are working must fall below the cap set by the Social Security Administration in order for the child to qualify for SSI benefits. Parents can submit W-2 forms or Federal tax returns to prove their income. If you're submitting Federal tax returns you usually will need at least two years of tax returns to prove your income.

Getting Started

Once you have all of your medical documentation and the financial documentation that you need you can make an appointment at [your local SSA office](#). Bring all of the documentation you have to the appointment with you. A staff member at the SSA will help you file your claim and submit all of the evidence that you have to prove your claim.

Resources:

<https://www.ssa.gov/ssi/>

<https://www.ssa.gov/>

<https://www.ssa.gov/disability/professionals/bluebook/ChildhoodListings.htm>

<https://www.disability-benefits-help.org/glossary/social-security-disability-medical-sources>

<https://www.ssa.gov/ssi/text-child-ussi.htm>

<https://www.disability-benefits-help.org/social-security-disability-locations/california-regional-offices>