

FAQs about Social Security Benefits

When Do I Apply?

You may begin the application process for Social Security benefits the month after you/your child turns 18. The first step is to *determine eligibility* for any benefit program; the Social Security Administration (SSA) will decide which program is appropriate.

SSI vs. SSDI

For both Supplemental Security Income (SSI) and Social Security Disability Income (SSDI), *a person must meet SSA's definition of disability*. Disability is defined as the inability to engage in Substantial Gainful Activity (SGA) by reason of any medical (physical and/or mental or blind) impairment. Your disability must have lasted or be expected to last for a continuous period of not less than 12 months or result in death. For 2026, the wage limit for the SGA is \$1,690 gross income/month.

SSI is a cash assistance program for those with limited income AND are either 65 years old or older or blind or disabled. Adult SSI beneficiaries must have limited income and resources (\$2,000 in assets); parents' income does not count for adult applicants. You do not have to have any work history. Monthly benefit payments are determined by the current benefit rate (\$994 a month in 2026), minus any countable income. If eligible for SSI, you will also be eligible for Medicaid.

SSDI. While SSI is a needs-based program, SSDI is an insurance program with benefits dependent on previous payments into the system. In other words, SSDI beneficiaries must have worked enough (or their parents or spouses must have worked long enough) to have made contributions into FICA. Monthly benefit payments are based on the worker's lifetime average earnings covered by Social Security.

Applying for Benefits

- 1. Start with a disability report.** Go to the website at <https://www.ssa.gov/benefits/ssi/> and click on How to Apply. (You may also call 1-800-772-1213 to get started.) Fill in as much information here as you can prior to your scheduled appointment at the local office. The application asks for names, addresses and telephone numbers of doctors and therapists who have treated your child and information on any hospitalizations. More descriptive medical records—such as a letter explaining a diagnosis or evaluations by therapists or schools—can be brought to the intake meeting (make copies). If you do not have access to a computer, you can request an application be mailed to you when you call the 800 number. *You cannot fully complete the application for benefits online; you must contact Social Security for an appointment. You must request appointments online.*
- 2. Call Social Security.** To make an appointment, call **1-800-772-1213** (TTY **1-800-325-0778**) between 8 a.m. to 7 p.m., Monday through Friday or schedule online at <https://www.ssa.gov/manage-benefits/make-an-appointment>. Hold times can be very long. You will be greeted by an automated answering attendant, who will prompt you to state why you are calling; say "Apply for SSI." The auto attendant will ask for you to say or key in you/your child's Social Security number. You will then be directed to a representative. During the phone interview, the representative will take information and enter it into a computer, which will secure the date of the application.
 - Paperwork will be mailed to you. Fill it out and return within the allotted timeline.
 - The document generated during the phone interview will also be mailed, to be signed for accuracy.
 - Before mailing anything back to the agency, be sure to make copies.

- 3. Set up a screening interview.** During the previous phone interview, the representative will set up a screening, which continues the application process, at your local Social Security of office.

Alexandria Office

5510 Cherokee Ave, Suite 200
Alexandria, VA 22312
800-472-2402

Manassas Local Office

9500 Center St.
Manassas, VA 20110
800-325-0778

Fairfax Local Office

10800 Parkridge Blvd
Reston, VA 20191
800-829-3158

SSA Office Hours:

Monday-Friday 9:00 – 4:00 PM

- 4. Go to the screening interview.** Bring to the intake interview any and all information to prove you/your child's age, citizenship, disability, and lack of assets/resources:
- Original birth certificate (or other proof of age and citizenship) and Social Security card
 - Documentation to verify your address
 - Copy of Special Needs Trust, ABLE Account, guardianship and/or conservator order
 - Individual Education Plan
 - Income slips if you/your child has income
 - Information on any assets your child owns like a savings account, investments, title to a car or life insurance. *These cannot total more than \$2,000 for SSI benefits* (unless held in a Special Needs Trust). Note that for programs with income limits, SSA considers parents' income and assets up until your child turns 18; individuals over 18 years of age are considered independent households.
 - If you have *not* completed the application online, bring the required medical records and contact information to the screening.
 - Checkbook or other papers that show a bank account number to have benefits deposited directly to a Representative Payee account.
- 5. Wait for eligibility determination.** The agency will send your Disability Report Form and medical history to the Disability Determination Service (DDS). DDS may OR may not request more information such as work history, when the disability began, and what treatment has been given. DDS may also request, on behalf of SSA, a medical or psychological exam (SSA pays for exam by a physician chosen by SSA). A decision is made and in 2025, decisions are taking 9-10 months on average. If you are denied, you have 60 days to appeal.
- 6. Set up a Representative Payee account.** While applying, you will need to set up a Representative Payee account; be sure to title the account correctly (SSA has suggested wording). *Automatic deposit of benefits is required.* Be aware that **SSI is intended to cover living expenses like rent and utilities**. For example, it is recommended that you charge your adult child rent if he or she lives in the family home, and the rent must be a fair market rate. You can use a lease to show the rent that will be paid. Visit <https://thearcofnova.org/resource-library/> for a sample lease and tips on calculating rent, as well as working with/as a Representative Payee.