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# Will Your Young Adult Qualify for Supplemental Security Income (SSI)?

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## Will Your Young Adult Qualify for Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is one of the most important federal programs for young adults with disabilities. SSI is an income support program that provides monthly payments to people who have disabilities and have limited income and resources. Eligibility is based on both financial need and the Social Security disability criteria that differ from other disability programs. It is not necessary to have worked to be eligible. SSI can provide financial support while your young adult with disabilities attends school, vocational training, or other post-secondary education programs.

Many people who are eligible for SSI do not apply for benefits because they have heard things about the program that are not true or confuse the program with Social Security Disability Insurance (SSDI). SSDI is retirement, survivors, and disability insurance that is a dedicated payroll tax deducted from an employee's paycheck. SSDI is paid as an earned right whereas SSI is paid from the general revenue funds to individuals with low income, resources, and qualified disabilities.

This resource will clarify several aspects of SSI and provide information on:

- Advantages of receiving SSI
- SSI eligibility requirements
- Application process for adults 18 and older
- How to determine if your young adult meets the SSI disability criteria
- The Functional Report and Activities of Daily Living
- How to appeal denied SSI benefits
- Where to find more information

# What are the advantages of receiving SSI?

There are two main advantages:

1. SSI can provide income up to \$967 (as of 2025) a month for eligible single people and \$1,450 (as of 2025) a month for an eligible couple. This is financial support that can help pay for basic living expenses. It can also be helpful while making the transition from school to work, during periods of training or attending postsecondary school, and while working at low paying or part-time employment. There are many helpful SSI Work Incentive programs to assist in attaining and retaining employment. More information can be found at [PACER.org/transition/resource-library/publications/NPC-45.pdf](https://pacer.org/transition/resource-library/publications/NPC-45.pdf).
2. Qualifying for SSI usually allows you to apply for and receive Medicaid (called Medical Assistance in some states). Medicaid can pay for health care expenses such as doctor appointments, therapy, and prescription drugs. Health coverage is critical for individuals with disabilities.



Updated SSA benefit information and dollar amounts can be found in the What's New section of the [SSA Red Book](#)

## SSI eligibility requirements

Your young adult is likely to be eligible for SSI if they meet the three main criteria for **income**, **resource**, and **disability**. There are additional requirements for non-citizens that can be found at [ssa.gov/ssi/spotlights/spot-non-citizens.htm](https://ssa.gov/ssi/spotlights/spot-non-citizens.htm)

**Income:** Your young adult is either not working or working but earning less than \$1,620 gross income (as of 2025 for disabilities other than blindness) each month. For individuals who are blind, the limit is \$2,700 gross income (as of 2025). Disability work-related expenses are deducted when calculating this amount. In addition to earnings, any other income,

### Tip

*SSI allows you to keep your Medicaid benefits while working until your earnings reach the state threshold (maximum amount). In Minnesota the threshold is \$74,611 (2024). The number is determined separately for each state. Medicaid must be needed to allow you to continue working, and you have to remain disabled and meet all other requirements (e.g., not have assets above the \$2,000 limit).*



such as gifts or unemployment benefits, is also included. If your young adult is under 18 and living with you, the parent or guardian, your income will be considered available as income for SSI purposes.

**Resource:** Resources are things that an individual owns. The money your young adult has in the bank and other assets must be under \$2,000 (including savings and checking accounts, stocks and bonds, and life insurance). Some of the resources that are not counted include a home, personal belongings, Achieving a Better Life Experience (ABLE) accounts, and a car or van if it is required for transportation to work or for medical treatment. Resources are not evaluated for SSDI qualification.

**Disability:** The Social Security Administration (SSA) defines disability as, “a physical and or mental impairment that prevents an individual from doing substantial gainful work activity and is likely to last more than 12 months or result in death.”

The disability criteria and determination process are the same for SSDI. However, there are no resource limitations for SSDI, and the rules for working while on benefits differ between the two programs. A small pamphlet on the differences can be downloaded here [ssa.gov/pubs/EN-05-10095.pdf](https://ssa.gov/pubs/EN-05-10095.pdf)

### ***Do my resources count when determining my young adult’s eligibility?***

If a child under 18 lives with one parent, \$2,000 (as of 2025) of the parent’s total countable resources does not count. If the child lives with two parents, \$3,000 does not count. SSA counts the amount over the parent limits as part of the child’s \$2,000 resource limit. Until a child turns 18, a percentage of the parent’s income and resources are calculated as available or “deemed” to the child. When a young adult turns 18, the parent’s income and resources are no longer considered in determining the individual’s eligibility. This is an excellent time to apply for benefits if your young adult is disabled.

### ***Our young adult has savings that we put aside for the future. Will this be a problem?***

Unless funds are put aside for your young adult’s future appropriately, problems with eligibility due to exceeding the \$2,000 resource limit will result. This includes cash, bank accounts, stocks, and U.S. savings bonds. Sometimes a family member will put aside funds in your child’s name on birthdays as gifts, or in a will without informing you. Be sure to check if you think this might be possible.



It is possible to set aside these resources in a Special Needs Trust, supplemental needs, or pooled trust. These trusts can contain cash or other liquid assets, and real or personal property that could be turned into cash and provide supplemental and extra care above what the government provides. Congress Special needs trusts are governed by federal law that includes specific rules about how they are managed. Trusts must be irrevocable and cannot be registered under either the grantor or beneficiary's social security numbers. It is important to work with an attorney who has experience setting up this type of trust. Some general information on Special Needs Trusts before meeting with an attorney can be found here [PACER.org/health/pdfs/HIAC-h39.pdf](https://www.pacer.org/health/pdfs/HIAC-h39.pdf).

ABLE accounts are another option. ABLE accounts, also known as Achieving a Better Life Experience accounts, provide a valuable financial tool for individuals with disabilities. These specialized savings accounts are designed to help individuals with disabilities maintain their eligibility for means-tested government programs, such as Supplemental Security Income (SSI) and Medicaid, while still allowing them to save and invest funds for qualified disability expenses. These accounts may be used for disability-related expenses, such as education, housing, transportation, healthcare, and assistive technology. Information on ABLE Accounts and how they provide choice and options can be found at the ABLE National Resource Center [ablenrc.org/what-is-able/what-are-able-accounts](https://www.ablenrc.org/what-is-able/what-are-able-accounts)

## What is the SSI application process for 18-year-olds and older?

### How do I begin?

The first step is to apply online at [secure.ssa.gov/iClaim/dib](https://secure.ssa.gov/iClaim/dib) or to make an appointment by phone or in-person at a local SSA office. If you apply online the application can be completed over one or a number of shorter sessions. The online application process is, in most cases, user-friendly, and supporting information is easily accessed during the process. If you are filling out the application for your young adult there will be a section to acknowledge this.

For phone applications, call SSA's toll-free number **(800) 772-1213** or your local SSA office to make an appointment. A Social Security Administration representative will interview you over the phone to complete an application. Be prepared for the application process to take up to an hour. The representative can answer questions and help you obtain medical and other relevant documents needed to meet eligibility requirements, but the more information you can provide in advance, the more efficient the process will be. You can find your local office by inserting your zip code in the search feature of SSA's office locator [secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp). *Walk-ins and in-person appointments are not encouraged unless required.*

### ***May I attend the interview or fill out and submit the application for my young adult?***

A family member or other representative can initiate the process, provide information at the interview, and complete the online application. If possible, the young adult should be present. If you are assisting another person there will be a place in the online application to provide your name, phone number, and other information.

## ***What information about my young adult do I need to provide?***

The basic information needed to determine eligibility includes information on income, resources, and medical evidence:

- Social Security Number
- Proof of age (usually a birth certificate)
- Proof of income or paycheck stubs if relevant
- Proof of resources (usually bank accounts, life insurance, cash)
- Proof of living arrangements, rent, or mortgage if relevant.
- Names, addresses, and telephone numbers of doctors, hospitals, and clinics seen in the past three to four years.

Obtain and submit as much medical documentation with your young adult's application as you can. This includes hospital records, doctor's reports, and treatment notes. Delays in submission or missing documents often lengthen the decision process. Collecting and submitting the medical documentation yourself may hasten the process and you can confirm that the files are complete.

List all of your young adult's disabilities or medical conditions, not just their primary disability. The SSA will consider all of your medical issues. While one disability may not be considered severe enough to qualify, the combination of two or more conditions may be sufficient.

### **Medical disability review**

The medical disability review is the next step in the SSI application process. After financial eligibility is confirmed, your file will be transferred to the Disability Determination Service (DDS). The DDS is separate from the SSA and includes medical doctors called State Agency Medical Consultants (SAMC). This team reviews all forms, medical records, information about how the applicant is functioning, and any work history. They consider what the disability is, when it began, how the condition limits activities, what the medical tests show, and what treatments have been provided. The decision is then made on whether the applicant is disabled for SSI purposes. If the DDS cannot make a decision based on available information, they'll pay for an examination by a consulting physician.

***Tip:*** *If critical medical information is over three years old, consider having it updated by the doctor who knows your young adult's condition the best.*

### **Mental health issues:**

- Don't forget documented mental health (anxiety or depression) if appropriate.
- Mental health issues can impact the ability to focus, get along with others, and consistently attend a full-time job.
- Prescription medication may interfere with the ability to focus and concentrate.

# Does your young adult meet the SSI disability criteria?

The SSA defines a severe impairment as one that significantly limits the ability to do basic work or activities of daily living. Examples include:

- Physical functions such as standing, walking, sitting, lifting, seeing, hearing, or speaking.
- Understanding and carrying out simple instructions.
- Use of judgment.
- Responding appropriately to supervision and coworkers.
- Dealing with change.

The SSA maintains a list of specific impairments, such as musculoskeletal, respiratory, cardiovascular, and neurological. If your child's disability meets the requirements of a listed impairment, he or she will be found disabled for SSI purposes. If the disability is not listed, DDS considers whether the impairment is as severe as a listed impairment. If so, your young adult will be found disabled for SSI purposes. The SSA's criteria for specific impairments can be found in the Blue Book and is available on their website.

[ssa.gov/disability/professionals/bluebook/](https://ssa.gov/disability/professionals/bluebook/)



## How decisions are made

The applicant's file is assigned to the DDS to be evaluated by the medical consultants.

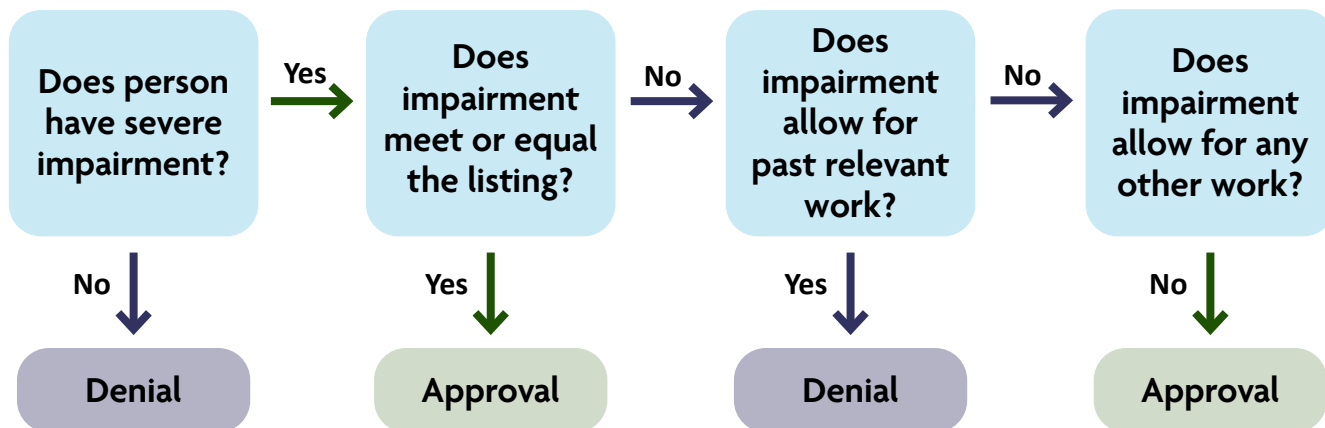
- Medical records are requested from the sources listed in the application. Examples of Acceptable Medical Sources (AMS) include information from medical doctors, psychiatrists, and speech pathologists. Examples of acceptable laboratory evidence include X-rays, genetic tests, and IQ tests. If the evidence is insufficient to fully assess, the examiner may order a Consultative Exam.

### Tip

*Be sure your physician is familiar with your son or daughter's specific limitations and any behaviors that interfere with school or work. For example, this might include the number of seizures per day, specific difficulties your child has under stress, physical or stamina limitations, or side effects of required medications. Your child's physician may not necessarily be aware of these limitations or remember them when filling out the required documentation. Discuss these issues with the physician to ensure he or she is up to date on the impact of your child's disability, on school performance, or the ability to work.*



- Information provided by other sources such as social workers, school personnel, and therapists is helpful as a supplement to the AMS.
- The individual's work history, if any, is evaluated as reported in the application.



Eligibility for SSI requires that the disability significantly impacts work and/or Activities of Daily Living.

### Key factors in reviewing evidence

**Recency:** Evidence should be within the relevant time period. Generally, within one year before filing the application.

**Relevance:** Medical evidence should include information about all disability-related challenges. The information should also come from an appropriate AMS source such as mental health evidence from a mental health practitioner.

**Consistency:** Evidence should be consistent across sources, and match information coming from the applicant.

### 12.10 Autism Spectrum Disorder

- A. Medical documentation of both of the following:
  1. Qualitative deficits in verbal communication, nonverbal communication, and social interaction; and
  2. Significantly restricted, repetitive patterns of behavior, interests, or activities; and
- B. Extreme limitation of one, or marked limitation of TWO, of the following areas of mental functioning:
  1. Understand, remember, or apply information
  2. Interact with others
  3. Concentrate, persist, or maintain pace
  4. Adapt or manage oneself

Image from: Autism Spectrum Disorder example from the Blue Book (Section 12.10).

## The Function Report and activities of daily living (ADL)

### Why do I need to answer questions about daily living activities?

The Function Report [ssa.gov/forms/ssa-3373-bk.pdf](https://ssa.gov/forms/ssa-3373-bk.pdf) is an important document considered by the DDS and the SAMC in their review. It may also be called Activities of Daily Living (ADL) Questionnaire. This 10-page questionnaire helps evaluate how the disability impacts the applicant's life. The basic assumption behind SSA disability benefits is that there is a link between disability and the inability to work, perform personal care activities, or



participate in recreation. Some disabilities fit the SSA medical criteria better than others. It is important to share all the functional limitations your young adult has that challenge work and activities of daily living when applying so that these challenges can be taken into consideration by the consulting doctor.

Qualifying for SSI disability benefits depends on establishing a link between the disability and the ability to work and/or perform activities of daily living. Medical diagnosis does not always demonstrate the challenges an individual may have in finding and keeping a job or performing daily activities. Be sure to fully explain the difficulties your young adult experiences at work, school, or doing daily activities. If workplace or school accommodations are used, it is important to completely describe these services and supports. The medical reviewer will not make assumptions based on the medical diagnosis as there are a great number of variables within any diagnosis.

The Function Report asks a variety of questions about work and common activities such as feeding animals, doing yard work, shopping, or cooking. These questions sometimes frustrate parents but do your best to answer completely. Take your time to think about what you as the parent or other support people do to help your young adult live fully. Add more pages if necessary to fully explain the challenges and supports provided. The medical reviewer must evaluate and make their decision from the data provided.

The questionnaire provides you the opportunity to add details on work and daily living challenges that the medical reports are unlikely to include. It allows the examiner to get a perspective on your young adult's

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|---|--|--|
| Form SSA-3373 (02-2024) UP<br>Discontinue Prior Editions<br>Social Security Administration  |  | Page 3 of 10<br>OMB No. 0960-0891  |
| <b>FUNCTION REPORT - ADULT</b><br><i>How your illnesses, injuries, or conditions limit your activities</i><br><small>For SSA Use Only<br/>Do not write in this box.</small>   |  |  |
| <small>Anyone who makes or causes to be made a false statement or representation of material fact for use in determining a payment under the Social Security Act, or knowingly conceals or fails to disclose an event with an intent to affect an initial or continued right to payment, commits a crime punishable under Federal law by fine, imprisonment, or both, and may be subject to administrative sanctions.</small> |  |  |
| <b>SECTION A - GENERAL INFORMATION</b>  |  |  |
| 1. NAME OF DISABLED PERSON (First, Middle Initial, Last)  |  | 2. SOCIAL SECURITY NUMBER  |
| 3. YOUR DAYTIME TELEPHONE NUMBER (If there is no telephone number where you can be reached, please give us a daytime number where we can leave a message for you.)  |  |  |
| Area Code Phone Number  |  | <input type="checkbox"/> Your Number <input type="checkbox"/> Message Number <input type="checkbox"/> None |
| 4. a. Where do you live? (Check one.)   |  |  |
| <input type="checkbox"/> House <input type="checkbox"/> Apartment <input type="checkbox"/> Boarding House <input type="checkbox"/> Nursing Home<br><input type="checkbox"/> Shelter <input type="checkbox"/> Group Home <input type="checkbox"/> Other (What?)  |  |  |
| b. With whom do you live? (Check one.)  |  |  |
| <input type="checkbox"/> Alone <input type="checkbox"/> With Family <input type="checkbox"/> With Friends<br><input type="checkbox"/> Other (Describe relationship.)  |  |  |
| <b>SECTION B - INFORMATION ABOUT YOUR ILLNESSES, INJURIES, OR CONDITIONS</b>  |  |  |
| 5. How do your illnesses, injuries, or conditions limit your ability to work?   |  |  |
| <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>   |  |  |

Image from: SSA-3373

real-life challenges at home, in the community, and at work. To qualify for benefits, the ability to work consistently and independently must be more than minimally affected. This report provides you, as the parent, an opportunity to put a face on your young adult's challenges that the medical documentation may not adequately explain.

Sometimes references are requested, such as a special education teacher, personal care attendant, or job coach. They may be asked to fill out a similar form. The references you choose to list should stress how your young adult's disability limits and restricts their ability to work and do common activities. It is important for the references to understand the need to provide information that describes the limitations or restrictions for work and daily activities. Recognizing and documenting limitations and challenges is important in contrast to strength-based and high-expectation future planning. This doesn't mean expecting less of your young adult for the future but to fully share the current realities. After years of emphasizing an individual's strengths, now is the time to focus on **functional limitations** and how they **impact** the ability to work or perform daily living activities. It is perfectly appropriate to discuss this with your references and doctors. Only then can you be sure that the person you have asked to report will provide the medical reviewer with the appropriate information to determine eligibility.

What information should you and your young adult's references provide? Current transition programs provide many supports to enable students with disabilities to work, have positive learning experiences, and develop career goals. Reports from teachers and work-experience counselors usually emphasize the individual's strengths without describing the limitations and supports utilized. Information on all assistance being provided to the young adult should be noted. If your young adult is participating in work experience, the support provided to the employer such as a job coach should be reported. The employer may also be providing supports such as a protected environment, additional supervision, simplified instructions, or natural supports, such as a co-worker setting up and monitoring the workstation. Other supports that may be missed in the reporting are interpreters, assistive technology, flexible hours, work-behavior guidance, limited duties, rest periods, special transportation, adapted equipment and devices, and alternative communication methods.

***Tip:** A disability by itself does not mean you are disabled by the SSA's criteria. The disability needs to have a marked impact on work and Activities of Daily Living.*

#### **Functional report example questions:**

- How do your illnesses, injuries, or conditions limit your ability to work?
- Describe what you do from the time you wake up until going to bed.
- List household chores, both indoors and outdoors, that you are able to do.

## Final eligibility decision

When the medical review is completed, the individual's file is transferred back to the Social Security Administration office. The final eligibility determination decision is made here taking into consideration general eligibility, financial, and medical evidence.

- If the decision is favorable, benefits will start including a back payment for the months the application was in process.
- If the decision is not favorable, the individual or family has the option to appeal within 60 days. It is usually worth appealing.

## Was your young adult denied SSI benefits? Appeal!

If you receive a letter from the Social Security Administration (SSA) denying your application, the reason for denial should be clearly stated in the letter along with the medical evidence received. If you disagree with the decision or if there is medical evidence missing, you may appeal the decision. The letter will state the steps needed to appeal the decision. You must respond within 60 days of the date you receive the letter.

### Why appeal?

Many people are denied initially but are later found eligible through the appeal process. Appealing also ensures a record of the application date for back pay of benefits once found eligible. Simple mistakes in the initial application or delay of medical reports may cause a denial.

### Why are applications denied?

Applications are lengthy and call for many details and the information provided may be incomplete. Assuming the resource and income limits are met, applications are generally denied for two main reasons:

1. All required medical information may not have been submitted or might not be specific to the impact on work and daily living activities. Medical information must provide specific details about your young adult's disability and how it limits the ability to participate in the community or workplace. This information may not be clearly stated in the medical file or only referred to briefly. You can speak to your young adult's medical provider about why this information is required and request additional data be included in the file if appropriate. The denial notice will list the medical evidence received. If the file is missing some medical files, as often happens, this information can be submitted during the appeal. The denial letter



**The medical criteria for a large number of disabilities for children and adults are listed in the Social Security's Blue Book available at: [ssa.gov/disability/professionals/bluebook/AdultListings.htm](https://ssa.gov/disability/professionals/bluebook/AdultListings.htm)**



will also have the name and contact number of the medical reviewer. You can contact the medical reviewer for more information about the decision.

2. The SSA requests a detailed description of your day-to-day activities as explained in the Function Report or Activities of Daily Living (ADL) questionnaire. These reports may not have been completed or submitted. The information provided by the references may have been too general, strength-based, or not specific to your young adult's disability-related services and supports needed. If your young adult has challenges with common activities that individuals who are self-sufficient may be expected to perform (e.g., mowing the lawn, grocery shopping, preparing simple meals, dressing, judgment, communication, or using transportation), be sure to describe the issues clearly.

There are four levels of appeal. If you disagree with the SSA's decision, it is highly recommended that you appeal. The first level can be completed without an attorney; however, an attorney is helpful at the second level and beyond. It is standard, with some exceptions, that appeals be initiated within 60 days of receiving the denial letter. Here is a link to the SSA's description of getting ready for the appeal process: [secure.ssa.gov/iApplsRe/start](https://secure.ssa.gov/iApplsRe/start).

- **1st Level: Reconsideration.** Reconsideration means that all of the documentation will be reevaluated by a disability examiner who was not part of the initial determination. Sometimes all the medical files are not received or there may be a change in the disability condition that needs to be considered. It is generally to the applicant's advantage to request to review the file and to submit additional medical or ADL information if available.
  - When requesting reconsideration, the applicant must state a brief reason. This requires only a few sentences on the reconsideration form. Perhaps all the medical evidence was not received, there is a new medical report, or symptoms have increased. The link to the form and steps to be taken will be provided on the denial letter or you can download the form at: [socialsecurity.gov/forms/ssa-561.pdf](https://socialsecurity.gov/forms/ssa-561.pdf).

- **2nd Level: The hearing.** If the reconsideration is denied and you wish to appeal, the next step is the hearing before an Administrative Law Judge (ALJ). These hearings are frequently done virtually. It will be helpful at this step if an attorney represents you. Advocates, witnesses, and family members can also be present to support you. Before the hearing, make sure that all the medical records are included in the file.
  - Other people present at the hearing will include the court reporter who will record the proceedings and medical or vocational experts if the judge requests their help in making a fair decision. There is no jury or spectators. There is no attorney for the SSA and therefore no cross-examination. The hearing will last about one hour, and written notice of the decision will be sent to you. Here is a link to the SSA's Your Right to an Administrative Law Judge Hearing brochure [ssa.gov/pubs/EN-70-10281.pdf](https://ssa.gov/pubs/EN-70-10281.pdf).
- **3rd Level: Appeals Council review.** This is a request for a review by the Appeals Council. The role of the Appeals Council is to review the ALJ's decision. No one besides council members is present at this level. The council will review documentation and the ALJ's decision and either make a decision or send it back to the ALJ for a second hearing. This could mean that a different judge would hear the appeal. A written statement will be sent to you regarding the appeal process. Here is a link to the SSA's Your Right to an Appeals Council Review: [ssa.gov/pubs/EN-70-10281.pdf](https://ssa.gov/pubs/EN-70-10281.pdf).
- **4th Level: Federal Court action.** This level of appeal is rarely attempted. If the appeal is again denied, a lawsuit with a Federal District Court can be filed within 60 days. The federal court will review all the information provided and make a decision without any future hearings. It is also possible to bring an appeal to the Supreme Court. It is generally more efficient to reapply.

**Remember, if your SSI application is denied, you have the right to appeal. The process is set up to protect you — use it.**

While qualifying for SSI can seem like an overwhelming process, the advantages of SSI can lead to a successful transition by providing a source of income and healthcare for your young adult. It is also helpful while in training programs, post-secondary education, dealing with medical issues, or building work experience. If your young adult has a qualifying disability, they have the right to these benefits. Taking the process step by step may help you reach a positive outcome.

# Where can I get more information?

## Supplemental Security Income topics

- Supplemental Security Income government pamphlet [ssa.gov/pubs/EN-05-11000.pdf](https://ssa.gov/pubs/EN-05-11000.pdf)
- Supplemental Security Income appeal process [PACER.org/transition/resource-library/publications/NPC-27.pdf](https://PACER.org/transition/resource-library/publications/NPC-27.pdf)
- Supplemental Security Income and Work Incentives [PACER.org/transition/learning-center/benefits/social-security.asp](https://PACER.org/transition/learning-center/benefits/social-security.asp)
- SSI Work Incentive programs [PACER.org/transition/resource-library/publications/NPC-45.pdf](https://PACER.org/transition/resource-library/publications/NPC-45.pdf)
- Under What Circumstances May a Noncitizen be Eligible for SSI? [ssa.gov/ssi/spotlights/spot-non-citizens.htm](https://ssa.gov/ssi/spotlights/spot-non-citizens.htm)
- Social Security website [ssa.gov](https://ssa.gov) or call toll free at **(800) 772-1213**
- Working While Disabled: How We Can Help [ssa.gov/pubs/EN-05-10095.pdf](https://ssa.gov/pubs/EN-05-10095.pdf)

