



## Indiana Education for Homeless Children & Youth Building Futures through Education

### Unaccompanied Youth Toolkit for High School Counselors and McKinney-Vento Liaisons **Access to Social Security Benefits for Unaccompanied Youth**

Some unaccompanied homeless youth may be eligible to receive benefits under two Social Security Programs: Supplemental Security Income (SSI) and Benefits for Children.<sup>i</sup>

#### **Supplemental Security Income (SSI): Benefits for Youth with Disabilities**

##### **Q: How can SSI help unaccompanied youth?**

**A:** SSI provides a monthly cash payment to individuals with disabilities. These cash payments can provide an important source of income to help unaccompanied youth pay rent or meet other living expenses. Youth who receive SSI are also automatically eligible for Medicaid, which gives them access to extremely low cost health care.

##### **Q: Does the SSI program say anything special about youth experiencing homelessness?**

**A:** Not specifically. Youth experiencing homelessness are eligible for SSI under the same rules as other youth. Those rules are different for youth under 18 and those 18 or older. Basically, a youth under age 18 is considered “disabled” if he or she has a medically determinable physical or mental impairment which: 1) severely limits the youth’s ability to function, and 2) either has lasted or is expected to last for at least a full year or is expected to result in death. People age 18 or older are considered “disabled” if they have a medically determinable physical or mental impairment which: 1) makes them unable to do any substantial gainful activity, and 2) either has lasted or is expected to last for at least a full year or is expected to result in death.

In addition, youth must have limited income and resources to be eligible for SSI—less than \$2,000 in income and resources the Social Security Administration counts. Applicants must be U.S. citizens or have a qualifying legal immigration status.<sup>ii</sup>

##### **Q: Can a youth under 18 apply for SSI without his or her parents?**

**A:** Yes. Youth between the ages of 16 and 18 may sign their own applications, as long as they are mentally competent, have no court appointed representative, and are not in the care of another person or institution. If a youth is under the age 16, a court appointed representative, person caring for the youth, or manager of an institution where the youth is residing may sign the application.<sup>iii</sup> Once a youth turns 18 years old, his or her disability case will be reevaluated, like all disability cases, to determine whether he or she qualifies for SSI under the adult disability standard.

##### **Q: Do parents’ or guardians’ income count when deciding if an unaccompanied youth can get SSI?**

**A:** No. Parents’ or guardians’ income will only be counted if the youth lives with his or her parents.

##### **Q: How does a youth apply for SSI?**

**A:** SSI applications must be completed in person at any Social Security Office. An appointment with the local office can be scheduled by calling 1-800-772-1213 from 7 a.m. to 7 p.m., Monday through Friday. Youth must have their Social Security number available when they call. In addition, the applicant must complete a Disability report.

##### **Q: If a youth’s parent or someone else is receiving an unaccompanied youth’s SSI benefits, can the youth ask the Social Security office to change the payee and have the checks sent directly to the youth or another person?**

**A:** Yes. A person under 18 may receive his or her SSI benefits directly if he or she shows an ability to



manage the benefits.<sup>iv</sup> To have the benefits sent directly to a youth, the youth should apply for the change at the local Social Security office. Similarly, if a youth wants his or her representative payee changed, the potential new representative payee should apply to become the payee at the local office. The representative payee will need to provide proof of identity and his or her Social Security number. The local office will then make a determination about whether or not to allow whichever change is sought.<sup>v</sup>

**Q: Who can an unaccompanied youth contact for help getting SSI?**

**A:** For assistance in applying for SSI, unaccompanied youth should contact their school district McKinney Vento liaison, or a case manager from a youth services provider or homeless assistance program - such as a shelter, a Health Care for the Homeless program, a community mental health center, or a PATH funded program. Youth can also apply for SSI directly at a Social Security Administration field office, but should seek out a case manager or other advocate to help them with their claim. If a Social Security Administration field office does not permit youth under the age of 18 to apply for SSI on their own, a case manager may be able to sign the application on the youth's behalf.

More information about SSI is available at <http://www.ssa.gov/ssi/>.

**Benefits for Children with a Deceased, Retired or Disabled Parent**

**Q: What Social Security benefits are available for children in general?**

**A:** Children can receive Social Security benefits based on a parent's contributions to Social Security if: 1) the parent is disabled or retired and entitled to Social Security benefits, or 2) the parent died after having worked long enough in a job where he or she paid Social Security taxes.<sup>vi</sup> Benefits that result from a parent's death are called Survivors Benefits. The benefit amount is based on the earnings of the person who died. The more the worker paid into Social Security, the greater the benefits will be.<sup>vii</sup>

**Q: What youth are eligible for Benefits for Children?**

**A:** Youth who are unmarried children of a qualified worker can apply for benefits until they turn 18, or until they turn 19 if they are a full-time elementary or secondary school student.<sup>viii</sup> In some cases the worker's stepchildren, grandchildren or adopted children may receive benefits, as well. Also, children of any age can get benefits if they were disabled before age 22 and remain disabled.

**Q: How does a youth apply for Benefits for Children?**

**A:** Youth can apply by telephone or at any Social Security office. They will need to provide certain documents, such as proof of the parent's death, the deceased parent's Social Security number and last income tax return, and the youth's Social Security number and birth certificate.

**Q: If a youth's surviving parent or someone else is receiving an unaccompanied youth's benefits, can the youth ask the Social Security office to change the payee and have the checks sent directly to the youth or another person?**

**A:** Yes. Youth under the age of 18 may be able to receive Survivor Benefits directly if he or she shows an ability to manage the benefits.<sup>ix</sup> To have the benefits sent directly to a youth, the youth should apply for the change at the local Social Security office. Similarly, if a youth wants his or her representative payee changed, the potential new representative payee should apply to become the payee at the local office. The representative payee will need to provide proof of identity and his or her Social Security number. The local office will then make a determination about whether or not to allow whichever change is sought.

For additional information related to Unaccompanied Homeless Youth -- Access to Social Security Benefits for Unaccompanied Youth, please contact [mckinneyventopoc@doe.in.gov](mailto:mckinneyventopoc@doe.in.gov).