

How an Adult Child with an Intellectual Disability can Qualify for SSDI or SSI

For many people with intellectual disabilities, their challenges have been present since birth. These kinds of intellectual disabilities usually stop people from ever getting a job or from finding a job in which earning a reasonable living is possible. If your son or daughter is an adult with an intellectual disability, he or she may be able to get benefits through one of both of the Social Security Administration's (SSA's) disability programs.

SSDI and SSI Benefits

- The Social Security Disability Insurance ([SSDI](#)) program requires a work history and the payment of Social Security taxes. An adult who was born with an intellectual disability may never have been able to work. That doesn't mean he or she can't qualify for SSDI though. When an adult has a disability diagnosed before age 22, the SSA can grant him or her SSDI benefits under the work record of a parent. If you are retired or receiving SSDI benefits yourself, your child could receive auxiliary SSDI benefits for life, so long as he or she remains unmarried.
- The Supplemental Security Income ([SSI](#)) program doesn't require any work history at all. It's a need-based program though, so your child can't have too high of earnings or other financial resources available. Although the qualification rules are strict, your child may meet them and be able to get SSI instead of, or in addition to, SSDI. Adults will qualify for SSI so long as they're

Medically Qualifying for Disability

The SSA maintains standard disability listings that explain what medical conditions that qualify for benefits and the kind of medical evidence that's necessary for disability approval. These listings are found in the [Blue Book](#) and include:

- [Intellectual Disorders](#)
- [Neurocognitive Disorders](#)
- [Neurodevelopmental Disorders](#)

For example, an adult or child with Trisomy 21 or Translocation Down syndrome will *automatically* medically qualify for disability benefits. You'll just need a karyotype analysis to be approved, or a doctor's statement that a karyotype analysis was performed in the past.

These are by no means the only listings under your child could qualify though. Since intellectual disability often accompanies other syndromes, disorders, and diseases, your son or daughter may meet a different disability listing instead, like the one for [Down syndrome](#), which also covers other congenital disorders that affect multiple body systems. Children born with intellectual impairments frequently develop or have concurrent mental disorders, too, including [anxiety or obsessive and compulsive disorders](#).

In other words, even if your son or daughter can't get approved based solely on an intellectual impairment, he or she may qualify different listing. Approval is also possible after the SSA considers the

combined effects of all of your child's medical conditions, even if he or she can't meet any listed condition exactly as it's outlined in the Blue Book.

Your doctor can help you understand the medical requirements, including the listing under which your son or daughter is most likely to be approved for benefits. You'll likely need your doctor's expertise, since Blue Book language is quite complicated and typically includes a lot of medical terminology.

Submitting a Disability Application

When you apply for SSDI on behalf of an adult child, you can do so [online](#) or at the [local SSA office](#). If you're applying for SSI though, a personal interview is necessary and usually takes place at the local branch.

Before starting your application, you'll want to review the SSA's information on [adult child disability benefits](#). The [adult disability starter kit](#) is also an important tool and contains some worksheets you'll need to fill out before completing the online application or the SSI interview. With any luck, your child's claim should be approved in 3-5 months, although some SSI claims are approved in as little as one month.