



SOCIAL SECURITY ADVISOR

Social Security Planning for Retirement

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Join the Retirement Planning Conversation



Making the Most of Federal Aid for the Disabled

March 1 marks the beginning of National Developmental Disabilities Awareness Month. First observed in 1987, during Ronald Reagan's Presidency, this recognition makes March an excellent time to review the federal programs designed to support Americans with disabilities. Social Security, Medicare, and related agencies offer a multitude of potential benefits.

Supplemental Security Income Spans the Ages

Administered by the SSA, Supplemental Security Income (SSI) provides vital income to a wide range of beneficiaries.

Children under age 18 who meet a strict definition of disability may receive SSI benefits if they qualify under income and resource guidelines. Income and resources (assets) of household family members are considered when determining the child's eligibility, making it difficult for many families to qualify.

Nevertheless, as of December 2020, 14% of all SSI recipients were under age 18. Blind and disabled children receiving benefits under SSI averaged \$675 per month, so SSI can provide welcome relief to many families.

Once a child reaches age 18, a different set of medical and non-medical rules will be applied to

determine whether the youngster still qualifies for SSI benefits. The income and resources of family members, other than a spouse (previously included), no longer will be considered in the SSI ongoing eligibility process. Periodic reviews by the relevant state's Disability Determination Services will evaluate continued eligibility for SSI benefits.

SSI also provides payments to individuals with limited income and resources who are age 65 or older, blind, or have a qualifying disability. (The children of military parents assigned to permanent duty outside the U.S. and certain students temporarily abroad also may receive SSI payments.)

Although SSI is mainly for U.S. citizens, certain noncitizens might qualify as well.

(See this issue's article, "Retain SSI Benefits With a Special Needs Trust" on pages 6-7, contributed by Mary Anne Ehlert, on how using a Special Needs Trust can offer quality-of-life improvements to individuals who have disabilities, while maintaining SSI benefits.)

Social Security for the Disabled

In addition to paying benefits to some individuals who cannot remain in the workforce due to illness or injury, the Social Security Disability Income

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