Ways People with Disabilities May Be Eligible for SSA Benefits

**Insurance Programs**

- **Retirement**
  - **Disabled Adult Child** could collect benefits on retired parent’s FICA record

- **Survivors**
  - **Disabled Widower(er)** could collect benefits on deceased spouse’s FICA record
  - **Disabled Adult Child** could collect benefits on deceased parent’s FICA record

- **Disability**
  - **Disabled Individual** could collect benefits on own FICA record
  - **Disabled Adult Child** could collect benefits on disabled parent’s FICA record

**Needs Based Program**

- **Supplemental Security Income**
  - **Disabled Individual** could collect benefits because of financial need
    - (NO DEPENDENT BENEFITS PAID)

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**Social Security Disability Insurance (SSDI)**
- An insurance-based program, funded by FICA tax contributions.
- Need to have worked and paid enough FICA taxes to qualify.

**Disabled Adult Child (DAC)**
- Adult (age 18 or over), but must have been disabled as a child, prior to age 22
- Don’t need own work history
- Receives benefits based on the work record of retired, deceased or disabled parent
- Benefits can end with marriage in some cases
- Benefits may be disregarded as income for Medical Assistance
- Sometimes referred to as “RSDI”

**Disabled Widow/Widower Benefits (DWB)**
- Widow or widower who has a disability
- Over age 50
- May be able to collect benefits off their deceased spouse’s work record

**Supplemental Security Income (SSI)**
- No prior work history is required
- Must have significant financial need to qualify
- Must meet both income and asset limits to be eligible

To qualify for any of the above programs, the individual must meet SSA’s definition of disability.