



# Ask an Expert FAQ



## FACT VS. FICTION

EVERYTHING YOU NEED TO  
KNOW ABOUT SSI, SSDI, AND DAC



# ABOUT THE FAQ

If you are reading this, you already know something most parents figure out too late...

**You can't navigate the systems that support your neurodivergent/disabled child alone.**

*And you know how crucial it is to get the right information at the right time.*

**If we haven't met yet, I'm Christy.**

I'm a parent of an autistic teen, a former nonprofit founder, and a 15-year healthcare and disability advocate.

I built Experiential Life Community because I kept watching families get lost in systems that weren't designed with us in mind.

**Every month inside ELC, we sit down with the experts who actually work inside the systems your family is navigating.**

This FAQ captures the questions families asked during our conversation with *attorney David Mervis about supplemental security income (SSI) benefits.*

You're here because this matters to you. That matters to me.

*Christy xoxo*



## **The denial rate for Supplemental Security Income (SSI) is high, but a denial letter doesn't mean you don't qualify.**

There is a lot of information shared about SSI, but understanding what's fact and what's fiction determines whether or not you are successful in getting the benefits your child qualifies for.

*That is what made this conversation so important - and so necessary.*

The questions below came directly from parents who showed up to our Ask An Expert conversation, "*Fact vs. Fiction: SSI, SSDI, and DAC*" with David Mervis, esq.

Some were submitted in advance. Some typed them in the chat. Some jumped on camera after the recording stopped to ask their question live.

### **The full replay lives inside of Experiential Life.**

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## **THE BASICS**

### ***"What is the difference between SSI, SSDI, and Disabled Adult Child Benefits?"***

**SSI, or Supplemental Security Income**, is available to both children and adults. To qualify, you must have a disability or blindness and meet strict income and resource limits. The maximum federal benefit in 2026 is \$994 per month. *SSI comes with Medicaid in most states automatically.*

**SSDI, or Social Security Disability Insurance**, is primarily for adults who have worked and earned enough to be insured for benefits. The benefit amount depends on what the worker earned, with an average of around \$1,600 per month in 2026. SSDI comes with Medicare, but there is a 24-month waiting period before Medicare coverage begins.

**Disabled Adult Child benefits, or DAC**, are a form of SSDI based on a parent's earnings record. To qualify, the individual must be over 18, have a disability or blindness that began before age 22, and have a parent who is retired, disabled, or deceased. DAC pays 50% of the parent's full retirement benefit if the parent is living, and 75% if the parent has died. If a parent retires early at 62, the child still receives 50% of the parent's full retirement benefit amount — not the reduced early retirement amount.

DAC benefits end if the recipient marries, unless they marry someone who is also receiving disability or retirement benefits from Social Security.

### ***“When should we apply?”***

If your child currently qualifies based on your household income and resources, apply as soon as possible. Social Security pays benefits back to the month after you apply, so there is no reason to wait.

If your household income or resources are too high for your child to qualify as a child, apply during the month of their 18th birthday. Before 18, your income and assets count against them. *On the first day of the month they turn 18, Social Security stops counting yours entirely.*

## **APPLYING FOR BENEFITS**

### ***“Do I need an attorney to apply?”***

**No.** You do not need an attorney to complete the initial SSI application.

You can call the Social Security administration, complete a paper application, or apply [online](#).

Social Security will gather your child's medical records for you. You provide the names and contact information for every provider your child has seen, and they go get the records.

The one exception to be aware of is schools - Social Security will request IEP records, but schools do not always send them. If your child has an IEP, keep a copy and be prepared to provide it yourself.

*If your child is homeschooled or does not have an IEP, you may be asked to provide lesson plans and educational records instead.*

### ***“What happens after I apply?”***

**Expect to wait. It can take 8 to 12 months or longer to receive a decision.**

Expect to be denied. *About 70-80% of initial applications are denied.*

File your appeal within the 60-day window. Do not miss that deadline. Getting the appeal on file is the most important thing - you can involve an attorney after that to help strengthen your case.

**The appeals process has multiple levels.**

The first is reconsideration, which is another review of your paperwork.

The second is a hearing before an Administrative Law Judge, where you can speak directly to a real person and submit new evidence. *This is where most favorable decisions happen.*

Beyond that, there is an Appeals Council review, and finally, federal court.

### ***“What does Social Security actually look at to determine disability?”***

**A diagnosis alone is not enough.** Social Security is looking at how your child functions on a day-to-day basis - what they can and cannot do, and whether those limitations are consistent over time.

*List every diagnosis when you apply, not just the primary one.*

Autism alone may not be enough to qualify in Social Security's view. Autism combined with depression, anxiety, ADHD, or other co-occurring conditions builds a much stronger case.

**Medication side effects matter.** If a medication causes drowsiness, affects concentration, or limits what your child can do, tell Social Security.

**Treatment schedules matter too.** If your child requires frequent medical appointments that would interfere with school or work, that is relevant information.

## ASSET LIMITS

### *“What is the asset limit for SSI?”*

**SSI has a strict resource limit of \$2,000 for an individual.** If your child has more than \$2,000 in a bank account, savings account, or other countable asset at any point during the month, they are not eligible for SSI that month.

For children under 18, the number is slightly different because Social Security counts a portion of the parents' resources too. In a single-parent household the combined limit is \$4,000. In a two-parent household it is \$5,000.

### *“What counts as a resource?”*

Bank accounts, savings accounts, investment accounts, and cash all count.

### *“How can you save money without risking your SSI benefits?”*

[ABLE Accounts](#) and [trusts](#), such as a special needs or pooled trust are ways you can set aside money, without risking your child's benefits.

**An ABLE (Achieving a Better Life Experience) account** is a tax-advantaged savings and investment account for people with disabilities. It allows eligible beneficiaries to save up to \$100,000

without jeopardizing their eligibility for essential means-tested federal programs like Supplemental Security Income (SSI) and Medicaid

**A special needs trust (SNT)** enables assets to be held on behalf of someone with disabilities without affecting their eligibility for means-tested public benefits such as Medicaid or Supplemental Security Income.

***“Does my child have to stay under \$2,000 every month, or just at the time of application?”***

**Every month.** If your child is approved for SSI but their bank account goes over \$2,000 in a later month, *they lose eligibility for that month.*

Social Security can look back and require repayment of benefits received during months when the criteria were not met.

## **WHAT HAPPENS TO SSI WHEN YOUR ADULT CHILD LIVES WITH YOU**

***“I saw the news article about SSI benefits being reduced when an adult disabled child lives with family rent free...”***

**When an adult on SSI lives with a family member and does not pay rent, Social Security reduces the SSI benefit by one third.** In 2026, that means receiving \$662 per month instead of \$994.

You can avoid this reduction with a rental agreement. Your adult child pays you rent - in writing, as a formal agreement - and Social Security recognizes them as paying for their shelter.

*The rent amount has to meet a specific threshold, which in 2026 is \$352 per month.*

*If your child is under guardianship or conservatorship, contact the attorney who prepared those documents before setting up a rental agreement.*

There are legal considerations about whether a person under guardianship can enter into a lease, and you will want that guidance before proceeding.

## **WHAT YOU JUST READ IS THE FOUNDATION.**

The questions in this FAQ came directly from parents who showed up - some to just listen, some totally overwhelmed, some just relieved to finally be in a room where someone knew the answer.

## **What this FAQ couldn't capture is what happened in the live conversation.**

The follow-up questions.

The moment David stopped and said the quiet part out loud - that Social Security can look back at every month you received benefits and decide you weren't eligible. And then send you a letter asking for the money back.

*Not a hypothetical.* It happens. And it's completely avoidable if you know the rules before it happens to you.

## **The full conversation lives inside Experiential Life.**

And it's one of many you get access to the moment you join.

# THIS IS WHAT EXPERIENTIAL LIFE WAS BUILT FOR

**The systems your family is navigating were not designed with us in mind.**

*They're complex and overwhelming. They seem to be connected and simultaneously siloed.*

And most families are left to figure it out by crowdsourcing answers from people who are just as lost as they are - or worse, from falling down the research rabbit hole for hours.

**That's what Experiential Life Community exists to fix.**

It's not just the resources, replays, and scripts I curated for families like ours...

**It's my 15 years of healthcare and disability advocacy - my connections and knowledge that I spent years cultivating.**

That's why we get the experts in the room with you - to answer your questions directly.



**And - you get a community of parents like you - only it's protected from internet searches, ads, and that pesky algorithm.**

You stop wondering if you're missing something important.

You stop carrying the mental load of figuring this out alone.

**You start making decisions with clarity - because you finally have the information and the people to back you up.**

**\$29.99/month. Less than one therapy co-pay.**

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**30 days free to start.**

