

## **Qualifying for Social Security Disability with a Speech Disorder**

If your child has a severe [speech disorder](#), your family may be eligible for financial resources. The Social Security Administration (SSA) offers monthly benefits for people of all ages who cannot work (or in your child's case, participate in typical childhood activities) due to a disability. Children applying for benefits will need to meet both medical and technical criteria for disability benefits.

### **Technical Eligibility for Disability**

All children will qualify for Supplemental Security Income, or [SSI](#). These benefits are only awarded to the most financially needy families, so if you or a spouse earns a decent wage, your child will not qualify for benefits. The larger your family, the higher your monthly income limit will be.

For example, a single parent with one child will not be able to earn more than \$38,000 per year in 2018 and still qualify for SSI benefits. On the other hand, a two-parent family of five could earn up to \$55,000 per year and still qualify. You can [view a chart](#) on the SSA's website to determine what your unique household income limit is.

Unfortunately, technical eligibility is the top reason why children are denied SSI benefits. If this happens to your family, consider reapplying once your child turns 18. At that point your income will no longer count against your child, even if he or she still lives at home.

### **Medical Criteria for Disability**

The SSA maintains its own manual for disability eligibility, known colloquially as the Blue Book. If your child has symptoms or test results that are the same as another listing, he or she will medically qualify for disability benefits. There currently is not a listing for stuttering in the childhood version of the Blue Book, but there is a speech impairment component of the hearing loss listing. Under this listing, your child could qualify if:

- It's impossible for an unfamiliar listener to understand complete sentences spoken by your child at least 50% of the time, OR
- Your child's speech is two levels below the speech abilities for a child his or her age, which is documented through standardized communication evaluation methods.

The Blue Book includes a list of exams and evaluations your child could take to help prove his or her speech loss is severe enough to warrant disability benefits. The

entire Blue Book can be found online, so you can review it with your child's doctor to determine if he or she will qualify.

### **Starting Your Application**

If you are applying for SSI benefits you must apply in person at your closest Social Security [office](#). To make an appointment to apply in person, you can call the SSA toll free at 1-800-772-1213. It should take three to five months to hear back from the SSA regarding your child's claim.

### **Helpful Resources**

SSI for Children: <https://www.ssa.gov/benefits/disability/apply-child.html>

SSI Income Limits: <https://www.ssa.gov/ssi/text-child-ussi.htm>

SSA Offices: <https://www.disability-benefits-help.org/social-security-disability-locations>

Blue Book for Special Senses:

<https://www.ssa.gov/disability/professionals/bluebook/102.00-SpecialSensesandSpeech-Childhood.htm>