



Turning 18

Wow, you'll be a young adult soon, and it's time to plan!

Planning your future is exciting. Asking questions helps you get where you want to go.



What happens to your Supplemental Security Income (SSI) when you turn 18?

If you receive SSI, one of the important questions you need to ask early is what happens to your SSI payments when you turn age 18.

Age-18 Redetermination

When you turn 18, we will need to make a new decision about your disability, based on the rules for adults and your ability to work. We refer to this decision as an age-18 redetermination and we are here to help you through the process.

Age-18 Redetermination Basics

Your age-18 redetermination is different from your initial eligibility determination. For example:

- You may still be eligible for SSI when you earn money above the substantial gainful activity (SGA) amount.
- We will look at how your disability affects your ability to work rather than your childhood daily activities.
- Your parents' income and resources will no longer affect your eligibility.

We will review your medical and school records. We will also consider other information, like your past jobs and your ability to work at other types of jobs. If you

can work at or above the SGA amount only because of work incentives or other supports, we will take this into account in the redetermination.

Your Right to Representation

You can have a representative help you when you begin your age-18 redetermination process. Your representative can be an attorney or a non-attorney.

We will work with your representative just as we would with you. For your protection, in most situations, your representative can't charge or collect a fee from you without first getting written approval from us. However, your representative may accept money from you in advance if the money is held in a trust or escrow account.

Your Income

We will ask for information about your income, including any money you make from working. SSI offers work incentives and supports to help you work. For example, we may not count all the money you earn, and this may help you keep your SSI and Medicaid.

You must tell us about any work you do, no matter how little money you earn. As you earn more money, the amount of your SSI will decrease and may eventually stop. Even if your SSI stops, you may be able to keep your Medicaid coverage.

Important Note for Youths in Foster Care

If you live in foster care and have a qualified disability, you may start the SSI application process by contacting us 180 days before your 18th birthday. We will need information about your living arrangements, income, resources, and medical conditions to process your application.

If you are already receiving SSI and not living in foster care, we will contact you by mail about your age-18 redetermination. Please open any mail you receive from us and follow the instructions for meeting with us.

Get More Information!



Learn about SGA and Work Incentives by visiting www.ssa.gov/redbook. The *Red Book* also contains valuable information about all our work incentives.



When you turn age 18, make sure to visit our Ticket to Work website: choosework.ssa.gov



To find more SSI information and to connect with us online: www.ssa.gov

Youth Toolkit 2026

You can find additional information and resources to make a successful transition to adulthood at www.ssa.gov/youth/



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