

Qualifying For Social Security Disability With SPD

Sensory Processing Disorder, or SPD, is a complex neurological disorder affecting people of all ages, but is typically diagnosed in early childhood. The Social Security Administration (SSA) offers benefits for people of all ages who are unable to work or participate in typical daily activities due to a disability. Not everyone with SPD will be eligible for benefits, but if approved, you can use your aid on medical costs, childcare, food and utilities, or any other daily living needs.

Technical Eligibility For People With SPD

The SSA offers two forms of disability benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). The most relevant program for people with SPD will be SSI. This is because SSI is the only program children (anyone under age 18) would be eligible for, and SSDI benefits are typically only awarded to adults who have been working throughout their lives and are suddenly stricken with an illness, such as cancer or arthritis.

There are strict financial limitations for all SSI applicants. If you're an adult with SPD, you cannot earn more than \$750 per month and qualify. You also cannot have more than \$2,000 in saved income to be eligible, even if you didn't earn the income yourself.

Children will not have the same financial limitations, but their parents' income and resources will be evaluated. The specific limit for your family will vary depending on how big your family is. For example, if you're a single parent you could not earn more than \$39,000 per year, but a family of five could earn up to \$57,000 per year. The SSA has a [chart online](#) that outlines exactly how much your family could make per month and still be eligible for SSI benefits.

If you're a parent applying on behalf of a child with SPD, income limitations will likely be the top reason why your child isn't approved for disability benefits. The good news is that once your child turns 18, your income will no longer count towards SSI income limits, even if your child is still living at home.

Medical Qualification For People With SPD

The SSA uses its own medical guide, known colloquially as the Blue Book, when reviewing disability applications and awarding benefits. There is not a listing for SPD in the Blue Book, but this does not mean you or your child will not be eligible for benefits. If you are able to "meet" a listing, or display the same symptoms the SSA outlines in the Blue Book for another disability, you may be eligible for Social Security.

While the concept of qualifying under an entirely different disability sounds strange for many people with SPD or parents of a child with SPD, it's actually a common tactic for qualifying for disability, as there are only ~200 disabilities listed in the Blue Book but thousands of unique conditions. For example, people with migraines often qualify under the epilepsy listing—even though a headache is not a seizure, it qualifies as a “dyscognitive” episode.

Knowing this, the best listing for many people with SPD to qualify under would be the autism listing. Even if your child does not have autism and does not receive care for ASD, he or she could qualify for disability if both of the following criteria are met:

- You or your child experience noticeable difficulty with any kind of communication (verbal, nonverbal) and social interaction, AND
- You or your child have significantly restricted interests or perform repetitive patterns of behavior

Additionally, anyone who's applying for SSI due to SPD must show extreme limitation of any one of the following:

- The ability to understand, remember, and apply information
- Interacting with others (either play with children or in a workplace)
- Concentrating and completing tasks
- “Adapting oneself,” which means controlling emotions when appropriate

The entire Blue Book can be [found online](#), so you can review the ASD listing or other intellectual disability/mood disorder conditions to see if there's a good match for your unique SPD symptoms.

Starting Your Application

Whether a child or adult with SPD is applying for SSI, he or she will need to complete the application process in person at your closest SSA office. If you are applying on behalf of a minor child, you do not need to bring your child with you to apply in person. Make an appointment to apply at your local Social Security office by calling the SSA toll free at 1-800-772-1213.

You should review the SSA's [Child Disability Starter Kit](#) or [Adult Disability Starter Kit](#) before applying—these comprehensive guides outline exactly what materials are needed to complete the application. It should take three to five months to hear back from the SSA. If denied due to medical reasons, there is a thorough [appeals process](#) available for both children and adults with SPD.

Spending Your SSI Benefits

If approved for SSI benefits, you can spend your monthly payments on any daily necessities, particularly ones that may not be covered by insurance. If you are a

parent spending SSI on behalf of a minor child, it will be very important to save as many receipts as possible and to keep SSI benefits in a separate savings account from the rest of your family's funds. This way you can quickly prove how you spent your child's SSI benefits if the SSA asks for proof of purchases. The SSA is not too picky about your purchases so long as you can prove that the income hasn't been abused and is indeed being spent on behalf of the child.

All families with a loved one on SSI should set up an [ABLE Account](#). This is a tax-free savings account that allows you to save up to \$17,000 per year on behalf of someone with a disability. This allows you to spend SSI benefits on daily living needs while saving significant income for the future.

Helpful Links

SSDI: <https://www.disabilitybenefitscenter.org/social-security-disability-insurance/how-to-qualify>

SSI: <https://www.disabilitybenefitscenter.org/supplemental-security-income/how-to-qualify>

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

SSA Blue Book: <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

Social Security Hearing: <https://www.disabilitybenefitscenter.org/social-security-disability-application-process/hearing>

Child Disability Starter Kit: https://www.ssa.gov/disability/disability_starter_kits_child_eng.htm

Adult Disability Starter Kit: https://www.ssa.gov/disability/disability_starter_kits_adult_eng.htm

ABLE Account: <https://www.ablenrc.org/what-is-able/what-are-able-accounts/>