



Cash Assistance for Massachusetts Residents with Disabilities

In addition to this introduction, we suggest you read the “Sources and for More Information” links **and discuss your individual situation** with your social worker or advocate.

Social Security Disability Insurance (SSDI)

Administered by the Social Security Administration (SSA) – apply at your local SSA office.

SSDI Eligibility

- **Work history – to have “insured status” you must have worked:**
 - in jobs where you paid Federal Insurance Contributions Act (FICA) taxes AND
 - for at least a **certain length of time** (amount depends on your age) AND
 - a certain amount of this work must have been **recent**.

See if your work history may qualify: SSA Disability Benefits brochure at socialsecurity.gov/pubs/EN-05-10029.pdf (pages 2-3).
- **Disability – SSDI defines disability** as a condition that:
 - **is expected to last at least 12 months or result in death.**
 - **prevents you from engaging in “Substantial Gainful Activity (SGA)”**. If you can work and earn over the SGA amount you will be considered **NOT** disabled for SSDI and SSI. In 2024 if you earn over \$1,550 per month in gross wages (or \$2,590 per month if you are blind) you are considered **not** disabled.
 - **is a severe condition** as shown by one of the below
 - **Compassionate Allowances-** Those with certain rare, severe diseases or cancers can have their disability determination “fast-tracked”. See the full **compassionate allowances list:** socialsecurity.gov/compassionateallowances/conditions.htm. (Note: Compassionate Allowances fast-track disability determination; they do **not** eliminate the SSDI 5 month waiting period. Learn about the waiting period under **SSDI Benefits** below.)
 - **Listed Impairments-** If your condition meets or equals the severity of a listed impairment, you would be considered disabled (and would not have to go further in the disability determination process). See the “Blue Book” listings: socialsecurity.gov/disabilityprofessionals/bluebook/listing-impairments.htm.
 - **If neither the Compassionate Allowances nor the Blue Book listings apply, you may still be able to prove disability**, but you will need to go through additional steps. See **Sources and for More Information** at the end of this section for more details.

- **SSDI is NOT based on financial need.** You may qualify no matter what you have in savings and investments. Read about Substantial Gainful Activity above for information on income from **wages**.

SSDI Benefits

- SSDI benefits are based on age and earnings. You can get your personal benefits estimate at ssa.gov/myaccount/ or call 800-772-1213.
- **If you get benefits, your spouse, minor children and/or disabled adult children may also be eligible for benefits.** Ask SSA about Dependents' benefits.
- **5-Month ineligibility period- SSDI does NOT pay benefits for the first five months you are disabled.** SSA determines a **date of onset** for your disability (the date you became disabled). The first SSDI payment will be for the sixth **full** month after the date of onset/disability.
 - **Back-Benefits:** Unfortunately, because of long disability determination back-logs, you may not receive your first payment until much later. In that case you will get a payment for all of the benefits due you. But remember you will not receive any payment for the 5-month ineligibility period.

To Apply for SSDI

- **Call the Social Security Administration at 800-772-1213 to make an appointment to apply in person at your local Social Security office.** If you have a disability that requires an accessibility accommodation, ask for a telephone appointment. Someone else can begin the application for you, but you will need to sign it.
- **Tips**
 - **While you can apply online, we recommend you apply in person or on the phone.** This gives you a chance to ask questions, for the Social Security agent to guide you, and may offer you the best chance of having your application approved in a timely manner.
 - **Don't delay** - SSDI can pay retroactive benefits (those you were eligible for before you applied), but only going back 12 months.
 - **Ensure that medical reports and all documents are sent in a timely manner.** On the Disability Report make sure you list Mass General Hospital. Social Security will then ask our Health Information Services (medical records department) to send them an electronic copy of your medical record. Ask your doctors to respond to any SSA requests and check to confirm they have.
 - **Plan to appeal-** applications are often denied on the first application and then approved on appeal.

Sources and for More Information:

- *Disability Benefits*, SSA Publication No. 05-10029, August 2022 - ssa.gov/pubs/EN-05-10029.pdf
- *Social Security Disability Insurance: A Primer*, AARP Public Policy Institute, assets.aarp.org/rgcenter/econ/i28_ssdi.pdf.
- *Adult Disability Starter Kit-* ssa.gov/disability/disability_starter_kits_adult_eng.htm (Spanish: ssa.gov/disability/SP_dib_starter_kits_adult.htm)

Supplemental Security Income (SSI)

Administered by the Social Security Administration (SSA) – apply at your local SSA office.

SSI Eligibility

- **You do NOT need to have paid into the social security system to qualify for SSI benefits** (except for certain immigrants). SSI funds are from general tax revenues.
- **Categorical eligibility:** You must be disabled, blind, or at least 65 years old. SSI and SSDI use the same process to prove disability. Learn more in the SSDI section above.
- **Financial eligibility: SSI is a needs-based program** with income and asset limits.
 - **Financial eligibility for ADULTS (and benefit amount):**
 - **Assets/resources- countable** assets limit: \$2,000 for an individual and \$3,000 for a couple. Ask the Social Security Administration (SSA) worker or see **Sources and for More Information** at the end of this section for more details about which assets are (and are not) counted.
 - **Income: Countable** income must be below the maximum payment level for your situation (depending on eligibility category and living situation). See masslegalhelp.org/disability/how-much-ssi for maximum payment levels for your specific situation.
 - ◆ Because Massachusetts supplements the federal SSI payment, use the **combined** payment amount to estimate your income limit.
 - ◆ The link above will give you an estimate, but **remember that some income is not counted, so you may have income above these amounts and still qualify.**
 - **Financial eligibility for CHILDREN:**
 - **Assets/resources- countable** asset limits:
 - ◆ Disabled child living with 1 parent \$4,000 (\$2,000 each)
 - ◆ Disabled child living with both parents \$5,000 (\$2,000 child, \$3,000 parents)
 - ◆ Ask the Social Security Administration (SSA) worker or see Sources and for More Information at the end of this section for more details about which assets are (and are not) counted.
 - **Income:** Are you a working parent with a child under age 18? If yes, about half of your earned income (wages) will not be counted. Because of this income disregard, even children from families of moderate means may be eligible. The children's income eligibility calculation is complex. For more detail ask your SSA worker and/or see Sources and for More Information.
- **Citizenship status**
 - **Undocumented immigrants are not eligible.**
 - **Refugees, asylees** and persons granted withholding of deportation may be eligible for the first 7 years of getting that status.
 - **Certain other legal immigrants need to have worked and paid Social Security taxes** for a certain amount of time and also have lived in the U.S. for at least 5 years.

The rules are complex. **Please discuss with an attorney experienced in immigrant benefits eligibility.** Also see Sources and for More Information.

SSI Benefits

- **When benefits start- Unlike SSDI, the earliest you can be eligible for SSI is the month after you apply,** even if you've been disabled or over 65 longer. **So, apply as soon as possible.** However, it often takes a long time for Social Security to approve the application and start payment. Once approved, they will pay for all months due you.
- **Benefit amount-** To estimate your benefit, subtract your countable income from the payment level for your living situation. The difference is an estimate of your benefit. See masslegalhelp.org/disability/how-much-ssi for maximum payment levels for your specific situation.

To Apply for SSI

- **Advocates recommend you apply in person or on the phone so you can ask questions.**
- **Call the Social Security Administration at 800-772-1213** to make an appointment to apply in person at your local Social Security office. If you have a disability that requires an accessibility accommodation, ask for a telephone appointment. Someone else can begin the application for you, but you will need to sign it.
- **Apply as soon as possible.** If approved for SSI you'll be paid benefits for the month following your application, not before, even if you were disabled or over 65 before.

Sources and For More Information:

- *Supplemental Security Income (SSI)* SSA Publication No. 05-11000, May 2023 - ssa.gov/pubs/11000.html
- *Adult Disability Starter Kit-* ssa.gov/disability/disability_starter_kits_adult_eng.htm (Spanish: ssa.gov/disability/SP_dib_starter_kits_adult.htm)
- *Child Disability Starter Kit (SSI)- under age 18-* ssa.gov/disability/disability_starter_kits_child_eng.htm (Spanish: ssa.gov/disability/SP_dib_starter_kits_child.htm)

Transitional Assistance to Families with Dependent Children (TAFDC)

TAFDC (TANF in other states) is temporary cash assistance for low-income families with children. If you are pregnant or have children, you may qualify. You do **not** need to be disabled to qualify, but people with disabilities do not have to meet work requirements and may be able to receive benefits beyond usual time limits.

TAFDC Eligibility

- **Categorical eligibility**
 - Pregnant teens (under 18) who meet school attendance requirements OR
 - Pregnant people (18 and over) in the final 120 days of pregnancy OR
 - Families with children under age 18 (or age 18 and a full-time student)
- **Financial eligibility**

- **Income**- You must have a low income. Income eligibility is too complex to explain fully here. Keep in mind that some income is not countable, including income of any SSI recipients in the family. See Sources and for More Information.
- **Assets**- as of October 1, 2021, TAFDC no longer has an asset limit.
- **Other eligibility requirements**
 - **You must be a Massachusetts resident.**
 - **Immigration status**- undocumented immigrants are not eligible, but their citizen children may be. Refugees, asylees and legal permanent residents who were originally refugees or asylees (and certain others) may be eligible without a waiting period. Other legal immigrants generally will not be eligible during the first five years with that status. There are exceptions such as victims of domestic violence and certain veterans, among others. If you are a legal immigrant who is otherwise eligible, but you are in the first 5 years of that status, you may be eligible for EAEDC; see that section below. **Immigrant eligibility is complex; we suggest you discuss your unique situation with your social worker or an experienced, knowledgeable advocate.**

TAFDC Benefits

Your benefit amount depends on your countable income, the number of people in your household, whether you live in subsidized or unsubsidized housing, and whether you are exempt from the work requirements. For each category, there is a Payment Standard, which is the maximum cash payment a household in that category can get. The payment standard for those exempt from the work requirements who live in unsubsidized housing is \$688/month for a family of 2 and \$823/month for a family of 3 (in 2023). **The amount your household will actually get each month is the Payment Standard for your category, minus your net countable income.** This maximum benefit is less than half of the federal poverty level.

To Apply for TAFDC

Apply through the Department of Transitional Assistance (DTA). Applicants can apply online via DTACONNECT: dtaconnect.eohhs.mass.gov/ or find a local office at: mass.gov/orgs/departments-of-transitional-assistance/locations or call 800-249-2007.

Sources and for More Information:

- *TAFDC Advocacy Guide*, Massachusetts Law Reform Institute, masslegalservices.org/content/2019-tafdc-advocacy-guide-0
- *TAFDC and EAEDC Benefit Increase Report*, Department of Transitional Assistance: mass.gov/doc/tafdc-and-eaedc-benefit-increase-report/download, January 2021

Emergency Aid to Elders, Disabled and Children (EAEDC)

EAEDC is a Massachusetts program that provides cash and medical assistance to very low-income people who are not receiving TAFDC or SSI or similar benefits.

EAEDC Eligibility

- **Categorical**- There are a few eligibility categories, but we'll focus on disability.
 - **Disability duration**- EAEDC requires the disability be expected to last at least 60 days. This is much shorter than the 12 months (or expected to result in death) required by SSI and SSDI.
- **Financial**

- **Income-** The income limit depends on your living situation- how many people live with you or if you live with EAEDC or TAFDC recipients. For people who do not live with spouses seeking EAEDC or children receiving TAFDC, the countable income limit is \$334.10/month for an individual or \$434.70/month for a family of 2 (add about \$100 for each additional person).
- **Assets-** As of October 1, 2021, EAEDC no longer has an asset limit.
- **You must be a Massachusetts resident.**
- **Immigration status-** you must have a legal immigration status that you can verify with documentation, but the rules are more generous than other programs. There is no “5-year bar” on receiving benefits and legal statuses short of legal permanent resident status may qualify (such as people with Temporary Protected Status).
- **You must also be ineligible for SSI*, TAFDC, Unemployment Compensation, and Veterans' Services.**
 - *You may get EAEDC while awaiting SSI. If you are approved for SSI, the amount you received from EAEDC will be subtracted from your SSI to re-pay the state.

EAEDC Benefits

Benefits are very limited; the maximum EAEDC benefit is less than 1/3 of the federal poverty level. The benefit amount, like eligibility, depends on your living situation. **Subtract your net countable income from the Standard of Assistance to estimate your monthly EAEDC cash benefit.**

The benefit amount for someone **with no countable income** who does not live with a spouse who gets EAEDC or children who get TAFDC, is \$401.00/month for an individual or \$521.70/month for a family of 2 (add about \$100 for each additional person). Any countable income would be subtracted from these amounts. Those in other situations would receive less.

To Apply for EAEDC

Apply through the Department of Transitional Assistance (DTA). Applicants can apply online via DTACONnect: dtaconnect.eohhs.mass.gov/ or find a local office at: mass.gov/orgs/department-of-transitional-assistance/locations or call 800-249-2007.

Make sure you sign and date an application the first time you go to the DTA office even if no one is available to help you complete your application that day. If you are found eligible, benefits will be due you starting the day you sign this form.

If you cannot go to the DTA office yourself, someone else can go for you. You must sign a note giving that person permission to apply for you. Call the DTA first to make sure the person helping you has all the needed information.

Sources and For More Information:

- *EAEDC Advocacy Guide*, Massachusetts Law Reform Institute, masslegalhelp.org/income-benefits/eaedc-advocacy-guide
- *TAFDC and EAEDC Benefit Increase Report*, Department of Transitional Assistance: mass.gov/doc/tafdc-and-eaedc-benefit-increase-report/download, January 2021

Application Assistance and Other Types of Help

If you have a low income, you may also be eligible for other types of help. You may qualify for food assistance from SNAP, low-cost health insurance, fuel assistance, low- or no-interest loans to modify your home to make it accessible, maybe even subsidized housing (though wait lists are long). If you want to work, you may qualify for education and training from the Mass. Rehabilitation Commission. An Independent Living Center can offer information and referral for these and other services and may be able to help with applications.

Independent Living Centers (ILCs) are also called Centers for Independent Living (CILs). ILCs are available throughout the state (and country) and are run by and for people with disabilities. They can offer guidance on a wide range of topics. They may even be able to help you complete applications.

Find an Independent Living Center near you:

- In Massachusetts - masilc.org/findacenter
- In other states - ilru.org/html/publications/directory/index.html