

Public Benefits and Eligibility Questions & Answers

What Are Public Benefits?

Public benefits are help from the government to make life easier when things are tough. They can pay for basic needs like food, housing, health care, or help you recover from hard times. These programs are paid for by taxpayers and are meant for people who need extra support—like those who are older, have a disability, have low income, or served in the military.

How Does DCYF Use Public Benefits for Kids in Foster Care?

Most public benefits DCYF gets for kids in foster care come from the Social Security Administration (SSA). SSA decides if a child or youth qualifies for benefits when:

- A parent passes away
- A parent retires
- A parent becomes disabled and worked long enough to qualify
- A child or youth has a disability or a condition that limits daily life.

Who Pays for Foster Care Maintenance Payments?

DCYF pays for foster care maintenance from tax dollars that are from Washington state or federal government sources.

What Are the Main Programs Offered by SSA?

- Social Security Disability (SSDI)
- Retirement, Survivors, Disability (RSDI)
- Supplemental Security Income (SSI)

Social Security Disability, Retirement, Survivors, Disability Insurance and Supplemental Security Income

What is Social Security Disability (SSDI)? What are Work Credits?

SSDI is a program that pays monthly benefits to adults who can't work because of a serious medical condition that will last at least a year or could cause death. To qualify, the person must have worked long enough and paid Social Security taxes. The work credits are like points you earn by working and paying into Social Security.



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What is Retirement, Survivors, Disability (RSDI)? What are Work Credits?

RSDI is a program that pays monthly benefits to retired workers, disabled individuals and their dependents and survivors. To qualify, the person must have worked long enough and paid Social Security taxes. The work credits are like points you earn by working and paying into Social Security.

For more details, visit: <https://www.ssa.gov/benefits/disability/qualify.html>.

If SSDI is for Adults, How Can a Foster Child or Youth Qualify for SSDI Benefits?

A child and youth may qualify for SSDI if they have a parent who:

- Parent is disabled or blind and receives SSDI
- Has worked long enough to pay Social Security taxes.

How Can a Foster Child or Youth Qualify for Survivors or Retirement Benefits?

A child and youth may qualify for Survivors or Retirement Benefits when:

- Parent has retired or passes away.
- Has worked long enough to pay Social Security taxes.

How is SSI Eligibility Decided for Foster Care Children or Youth?

- SSI is a program for people with very low income and resources.
- It gives monthly cash help and Medicaid health coverage to those who qualify.
- SSA decides who is eligible.

What is Supplemental Security Income (SSI)?

- SSI is a “needs-based” program which means the individual who is applying must show they have limited income and resources to qualify.
- SSI provides financial monthly benefits and Medicaid insurance benefits for those determined eligible.
- SSA determines eligibility for SSI.

How Does a Foster Care Child or Youth Qualify for SSI?

A child or youth must:

- Meet SSA’s income and resource limits, and
- Have a physical or mental condition diagnosed by a doctor or specialist.

Does SSI, SSDI or RSDI Include Medical Coverage?

- If a foster child or youth has qualified for SSI benefits, they may receive Medicaid coverage.

- If a foster child or youth only qualifies for SSDI or RSDI benefits, this does not automatically include Medicaid coverage.

DCYF as the Representative Payee

Why Does DCYF Apply for Public Benefits for Foster Children?

DCYF can apply for benefits and manage them for foster children and youth because the law ([RCW 74.13.060](#)) allows it. When a court decides a child or youth needs to be in foster care for safety, DCYF takes care of the child or youth and their benefits.

Applying for benefits early helps the child or youth later. If they need SSI as an adult, most of the paperwork will already be done. This makes it easier for them to keep getting help.

Read the full law here: <https://app.leg.wa.gov/RCW/default.aspx?cite=74.13.060>

How Does This Impact the Child When They Turn 18?

If DCYF applied for benefits while the child or youth was in foster care, SSA already has their information. At age 18, SSA only checks income and disability again. The youth does not need to start over. They can also ask SSA to be their own payee at that time.

Youth who stay in foster care after 18 may also get extra help through Extended Foster Care (EFC). Learn more here: <https://www.dcyf.wa.gov/services/foster-youth/extended-foster-care-program>.

More tools for foster youth: <https://www.dcyf.wa.gov/services/foster-youth>.

What is a Representative Payee?

- A representative payee is a person or an organization that manages benefits for someone else.
- They use the money for the child's needs and save what's left.
- They also keep records of how the money is spent.

Does DCYF Apply to be a Payee?

DCYF will apply when a child or youth:

- Meets SSA's rules for benefits, and
- Is in a fully licensed home where the caregiver gets foster care payments to care for the child or youth.

What Happens to the Benefits, Such as the SSI/SSDI/RSDI Payments, Once the Foster Child or Youth is Eligible?

If SSA approves DCYF as payee, the benefits help pay for the child's foster care. If there is extra money after paying for care, it goes into a savings account for the child. If the child leaves foster care, leftover money is returned to SSA.

See the rule here: <https://app.leg.wa.gov/wac/default.aspx?cite=110-50-1200>

What is the DCYF Trust Funds Unit?

This unit keeps track of money for foster children. Benefits pay for care first. Extra money is saved for the child. If the child leaves foster care, the money goes back to SSA.

How Long Does It Take to Receive SSI from When it has Been Filed with SSA?

- It can take four months or more for SSA to process an SSI application.
- After approval, benefits usually start 30–90 days later. SSA sets the timeline.

Who is Told When DCYF Applies for Benefits?

DCYF must tell the caregiver and all legal parties in the case. This includes:

- The youth (if 12 or older)
- Parents and their lawyers
- Guardian ad Litem
- Tribal representatives (if needed)

SSA also sends a letter to the parents or prior payee.

View the full WAC at <https://app.leg.wa.gov/wac/default.aspx?cite=110-50-1200>.

Who is the Washington State Disability Determination Services (DDS)?

- DDS is an agency within the Department of Social and Health Services (DSHS).
- They decide if someone meets medical rules that determines medical eligibility for SSDI, SSI, and Non-Grant Medical Assistance programs for the state of Washington.
- DDS gathers and evaluates medical, vocational, and other data to make disability decisions for SSA.

What is a Consultative Exam (CE)?

A CE is a medical exam ordered by DDS. It helps SSA decide if someone qualifies for disability benefits. It is not treatment – just an evaluation.

Why Does a Child or Youth Need to Attend a CE?

- The exam gives SSA the proof they need to decide.

- If medical records are missing or unclear, the CE is required.
- Failure to attend can cause the claim to be denied.

Permanency and Public Benefits

What Happens to Benefits When a Child or Youth has a Permanent Plan Like Going Home, Adoption, or Guardianship?

- DCYF tells SSA when the foster care case is closed.
- DCYF tells the new caregiver (parent, adoptive parent, or guardian) to contact SSA and apply to be the payee for benefits. SSA will check if the child still qualifies.
- Any unused money goes back to SSA.
- Caregivers can find their local SSA office at <https://www.ssa.gov> or call **1-800-772-1213** for an appointment.

Can an Adoptive Family Get SSI and Adoption Support?

The Adoption Support Unit works with the adoptive family to determine best options for the family. Since SSI is a need-based program, some adoptive families may not be financially eligible once adoption is finalized.

SSA looks at all income and resources of the adoptive family at the time of adoption finalization. Adoptive families are recommended to apply to be payee for benefits regardless of their income as they may be eligible for unused funds even if they are not eligible for ongoing payments. To learn more about adoption support, visit <https://dcyf.wa.gov/services/adoption-support-program>.

How Does Income and Resources Affect the SSI and SSDI Benefits?

- **SSI:** To qualify, the person's resources (like bank accounts, stocks, bonds) must be under **\$2,000**.
- **SSDI/RSDI:** There is no resource limit for SSDI for children under 18.

The best place to get more information is to contact your local SSA office at <https://www.ssa.gov> or call **1-800-772-1213** for an appointment.

Qualifying for Unmet Needs

What is an Unmet Need for a Child or Youth?

An unmet need is something important for a child's well-being that is not already covered by foster care payments or other programs. This could be an item or service that supports the child's emotional, mental, social, or physical health.

Foster care payments cover basics like food, housing, school supplies, and some transportation. Foster children also get medical, dental, and mental health care while in care. These payments and services cover most basic needs.

I Am the Caregiver and DCYF is Payee for SSI or other benefits. I Receive Foster Care Payments from DCYF But the Child Needs Extra Help. What Can I Do?

You can ask for help with unmet needs. Contact the child’s caseworker or email the SSI Unit at dcyf.ssiunit@dcyf.wa.gov to request funding for something the child needs.

Where Can I Find Resources to Cover a Child’s Needs Before Using Their SSI Funds or other funds?

Here is a list of resources that youth and families can access. This list is helpful, but it is not complete—there may be other programs and supports available too.

Agency	Services & Resources Provided
<p>Washington State Parks</p> <p>https://parks.wa.gov/passes-permits/get-park-pass/foster-family-pass</p>	<ul style="list-style-type: none"> • Free camping and free day-use passes
<p>Treehouse</p> <p>https://www.treehouseforkids.org/our-services/essentials-and-experiences/</p>	<p>Treehouse offers many programs to support youth. Some of the main services include:</p> <ul style="list-style-type: none"> • Treehouse Store – Free clothing and other supplies • Just-in-Time Funding – Help with: <ul style="list-style-type: none"> ○ School fees ○ Uniforms ○ College applications ○ Hair care ○ Extracurricular activities ○ Summer camps • Driver’s Assistance – Support with: <ul style="list-style-type: none"> ○ Getting a driver’s license ○ Driver’s education classes ○ Car insurance • Holiday Magic – Free holidays gifts
<p>Alliance CaRES</p>	<p>Alliance CaRES shares a list of helpful programs across Washington and the nation. These</p>

https://alliancecares.org/resources/	<p>programs give kids and families access to fun activities, learning tools, and support. Some of the resources include:</p> <ul style="list-style-type: none"> • Boys & Girls Club – Free basic membership for ages 6 to 18 • Craft + Boogie – Free craft kits for foster children age 3 and older • Imagine Library of Washington – Free books every month for children ages 0 to 5 • Kids Bowl Free – Free bowling opportunities • Team Celebrate – Free birthday cards and party supplies in some counties • Ted Brown Music Outreach – Free or reduced-cost musical instruments
<p>Independent Living Program (IL)</p> <p>https://www.dcyf.wa.gov/services/foster-youth/</p>	<p>The Independent Living Program helps young people ages 15 to 22 learn how to live on their own and be independent. If you choose to join the program, you may be able to get:</p> <ul style="list-style-type: none"> ○ A laptop to use for school or work ○ Driver’s education classes ○ Help paying for driver’s license fees
<p>Northwest Harvest-Food Access Network</p>	<p>Northwest Harvest shares a list of food banks and meal programs across Washington state. These programs help people find free meals and groceries when they need support.</p>

Contacts

Contact your local SSA by going to www.ssa.gov or call 1 (800) 772-1213.

Go to www.ssa.gov to search for office location by your zip code.

Resources

- Social Security Administration (<http://www.ssa.gov/>)

- DCYF Adoption Support Program (<https://dcyf.wa.gov/services/adoption-support-program>)
- DCYF Extended Foster Care Program (<https://dcyf.wa.gov/services/foster-youth/extended-foster-care-program>)
- DCYF Foster Youth Services (<https://dcyf.wa.gov/services/foster-youth>)