



Women's Center for Education and Career Advancement

## SSI vs. SSD: A Comparison

*This chart shows a basic comparison between Supplemental Security Income and Social Security Disability Insurance. It should be used as a reference by caseworkers and counselors **ONLY**. Special thanks to the Social Security Administration (SSA) for assisting in the development of this resource.*

	<b>Supplemental Security Income (SSI)</b>	<b>Social Security Disability Insurance (SSD)</b>
<b>Type of Entitlement</b>	<b>Needs based:</b> subject to categorical criteria as well as income and resource limits (see specifics below)	<b>Insurance based:</b> subject to categorical criteria with no lifetime income or resource limits
<b>Categorical Criteria</b>	For aged (65+) or for people who are disabled or blind of any age, including children. Also, in order to qualify for SSI, SSA requires you to apply for all other cash benefits you may be eligible for.	For disabled and blind <b>ONLY</b>
<b>Income Limits</b>	Income eligibility is based on living arrangements & will vary depending on whether you are single or coupled and if you are living alone or with others. SSA doesn't count all of your income. * See "Benefit Payment" below for income limits	You can still work and be eligible for SSD. If you receive SSD and are engaged in "substantial gainful activity" you will remain eligible for SSD if monthly earnings total <b>less</b> than the following <b>2009</b> earned income limits: <ul style="list-style-type: none"> <li>• <b>Individual:</b> \$980/mo</li> <li>• <b>Blind:</b> \$1,640/mo</li> </ul>
<b>Resource Limits</b>	<b>Single:</b> resources under \$2,000 <b>Married:</b> resources under \$3,000	<b>NO resource limits</b>
<b>Work History</b>	<b>NO work history required</b> * Except for legal permanent residents, see "Immigration Status Impacts" below	Must have the required "quarters of coverage" (QC) or credits. The amount of required QC's needed is based on your work history and age at the onset of your disability. You can earn a maximum of 4 credits per year worked, beginning at age 21. You earn one credit for each \$1,090 of your earnings. (For example, if your disability began at age 27, you would have six years of countable work history and need 12 credits to qualify for SSD.)
<b>Benefit Payment</b>	<b>Cash benefit:</b> checks are paid for the month they are received. Checks are paid on the 1 <sup>st</sup> of the month.  <b>2009 Maximum Monthly Benefit/Income Limits:</b> <ul style="list-style-type: none"> <li>▪ <i>Single:</i> <ul style="list-style-type: none"> <li>○ Living Alone = \$761</li> <li>○ Living w/ Others = \$697</li> <li>○ Living in Household of Others = \$472.34</li> </ul> </li> </ul>	<b>Cash benefit:</b> checks are paid one month behind (i.e. check received in May is recipient's April payment) & are paid on the 2 <sup>nd</sup> , 3 <sup>rd</sup> , or 4 <sup>th</sup> Wednesday of the month depending on recipient's date of birth: <ul style="list-style-type: none"> <li>• Monthly benefits are based on average lifetime earnings</li> <li>• Applicant is eligible to receive benefits 6 months <b>AFTER</b> onset of disability</li> </ul>



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	<ul style="list-style-type: none"> <li>▪ <i>Married:</i> <ul style="list-style-type: none"> <li>○ Living Alone = \$1,115</li> <li>○ Living w/ Others = \$1,057</li> <li>○ Living in Household of Others = \$720</li> </ul> </li> </ul>	
<b>Who is Eligible in the Household?</b>	Only the individual that meets the eligibility requirements. No family member of the SSI recipient will be eligible for benefits unless s/he establishes his/her own eligibility for SSI.	The insured worker, as well as his/her dependents (children, spouses, divorced spouses, and disabled adult children) can obtain benefits on the worker's record.
<b>Health Insurance Eligibility</b>	Eligible for Medicaid if receiving at least \$1 of SSI	Eligible for Medicare 24 months after establishing eligibility for SSD
<b>Additional Services Available</b>	<p>You may be eligible for additional services through SSI such as:</p> <ul style="list-style-type: none"> <li>• House keeping &amp; personal care services</li> <li>• Money management &amp; assistance making living arrangements</li> </ul>	<p>SSD also offers programs with "work incentives" that allow you to keep your benefits (including health insurance). These include:</p> <ul style="list-style-type: none"> <li>• Ticket to Work</li> <li>• Trial work periods</li> </ul>
<b>Immigration Status Impacts</b>	<p>Non-citizens must have a "qualified immigrant" status &amp; meet all other SSI income and resource requirements. "Qualified Immigrants" include Legal Permanent Residents (LPR), Parolee (of at least one year), Refugee, Asylee, Deportation Withheld (effected before April 1<sup>st</sup> 1997), Cuban/Haitian Entrant, those granted Conditional Entry (effected before April 1<sup>st</sup> 1980) &amp; in certain situations battered immigrants. In addition, one of the following must also be true:</p> <ul style="list-style-type: none"> <li>• You were legally residing in the US on 8-22-96 AND were receiving SSI OR were considered legally blind or disabled as of 8-22-96</li> <li>• You are an LPR who has earned 40 "quarters of coverage"</li> <li>• You are on active duty with the US Armed Forces or are a veteran honorably discharged for reasons unrelated to your immigrant status</li> </ul> <p>* For more information go to:  <a href="http://www.socialsecurity.gov/ssi/spotlights/spot-non-citizens.htm">www.socialsecurity.gov/ssi/spotlights/spot-non-citizens.htm</a></p>	In order to qualify for SSD you must be legally residing in the U.S. & have been authorized to work (you have a valid Social Security Number). You must also have earned the required "quarters of coverage" based on your age and work history.

\* For more information or for answers to questions about Social Security, call the Social Security Administration information line at (800) 772-1213 or go to [www.socialsecurity.gov](http://www.socialsecurity.gov).