

Differences between Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

Supplemental Security Income (SSI) - Title XVI

- ⇒ Needs based program
- ⇒ Limited or no work history
- ⇒ No age requirement
- ⇒ Limited assets (\$2000/individual; \$3000/couple)
- ⇒ (Unearned) Income limit (\$730 in 2013)
- ⇒ Medicaid coverage (usually)
- ⇒ The maximum SSI cash benefit in 2013 is \$710/individual and \$1066 /couple

Social Security Disability Insurance (SSDI) - Title II

- ⇒ Disability Insurance program—based on the Social Security taxes you pay when you are employed/self-employed
- ⇒ Can receive benefits off a parent's record if they are disabled, retired, or deceased (Childhood Disability Benefit)
- ⇒ Age 18—retirement age
- ⇒ No (unearned) income limit
- ⇒ No resource limit
- ⇒ Medicare coverage (after 24 months)