



CONSORTIUM FOR CITIZENS
WITH DISABILITIES

SOCIAL SECURITY FACT SHEET #6

How Are The Social Security & SSI Disability Programs Different?

The Social Security Administration runs two separate programs to provide benefits to people with disabilities. One is the Old Age, Survivors and Disability Insurance program (OASDI), known as “Social Security.” The other is the Supplemental Security Income program (SSI).

	Social Security/OASDI	SSI
Funding	Social insurance funded by payroll taxes (FICA) paid by workers and their employers into the Social Security Trust Fund	“Means-tested” program funded by federal government general revenues
Common names	“SSDI,” “Social Security” or “Title II” of the Social Security Act for disability insurance. “Social Security” or “Title II” for retirement and survivor insurance.	“SSI” or “Title XVI (16)” of the Social Security Act
People who qualify	Workers earn coverage for themselves and family members (children, spouses, surviving spouses, and disabled adult children) by paying Social Security taxes. Disabled workers qualify if they have a severe, long-term disability.	People with low income and resources who are age 65 or older, adults and children who are blind or disabled
Number of people who qualify	Approximately 11 million people: disabled workers (over 8 million); spouses or dependent children of disabled workers (over 1.9 million); disabled adult children of workers who are dead, retired or disabled (over 930,000); disabled widow(er)s (nearly 240,000). People with disabilities may also get Social Security retirement or survivors insurance.	Approximately 7.6 million people based on disability or blindness, including 6.4 million adults and 1.2 million children
Basis of monthly benefit amount	Based on worker’s taxable earnings during his/her lifetime	Based on maximum federal benefit, varies depending on each person’s income. Some states give an extra amount.
Average monthly benefit	Varies by category and household - disabled workers (\$1,064); disabled worker, spouse and one or more children (\$1,803); disabled adult children (\$584 if parent retired; \$753 if parent deceased)	SSI: \$499 average. Monthly 2010 maximum federal benefit: \$674 for an individual; \$1011 for a married couple.
Income and resource rules	No limits on unearned income or resources	Strict, very low limits on income and resources. Benefits may be reduced if have other income.
Disability rules	Individuals must have a severe physical or mental impairment that has lasted or is expected to last at least 12 months or result in death that prevents them from working to a substantial extent.	Uses same disability definition for adults. Separate definition of disability for children.
Health care	Most people qualify for Medicare after receiving disability benefits for 2 years.	In most states, individuals qualify for Medicaid.

RECEIVING SOCIAL SECURITY DISABILITY INSURANCE AND SSI

People can get Social Security OASDI and Supplemental Security Income (SSI) benefits at the same time. In July 2010, just over one-third of all SSI beneficiaries also got Social Security benefits. This included individuals who qualified based on age (43 percent) or disability (57 percent). Individuals who get Social Security disability must have very limited income and resources to also qualify for SSI.

RECEIVING SOCIAL SECURITY DISABILITY AND RETIREMENT INSURANCE

People with disabilities may get one benefit now and another type later. For example, this happens for workers who must stop working due to their disability. If they are still disabled when they reach normal retirement age, their benefits automatically convert to retirement insurance, but they get the same amount.

Some people with disabilities get a benefit due to their disability from the disability, retirement or survivors insurance programs. For example, “disabled adult children” have a severe disability that began before age 22 and get benefits when a parent who paid Social Security taxes retires, dies or becomes disabled.

WORKING WHILE GETTING BENEFITS

Special rules allow people with disabilities to work while still receiving Social Security disability or SSI disability benefits as well as Medicare or Medicaid. These are called “work incentives.” There are different rules for each program, especially about how much someone can earn and still qualify for benefits.

SOCIAL SECURITY & ITS FINANCIAL FUTURE

There is a debate about how to ensure that Social Security is financially secure over the next 75 years. Some people ask if the SSI program is part of the discussions about Social Security's long-term financial future. Technically, it is not. But if people receive lower Social Security benefits, more may qualify for SSI if their income and resources are low enough. However, the SSI eligibility rules remain very strict so even people who have less income and fewer resources than before may still not qualify for the program. When benefit adequacy is addressed for Social Security, improvements should also be made to the SSI program.

The disability community urges policymakers to request a beneficiary impact statement on every major component of proposals to change Social Security. In a program that affects millions of individuals of all ages, it is essential to look beyond the budgetary changes to understand the actual impact on people's daily lives now and in the future.

Produced by the **Consortium for Citizens with Disabilities** (CCD) Social Security Task Force. See www.disabilityandsocialsecurity.org for more information about the Task Force's public education and outreach campaign. To learn more about CCD, a coalition of over 100 national organizations, go to www.c-c-d.org.