



Benefits from SSA for People with Disabilities

The Social Security and Supplemental Security Income disability programs are the largest of several Federal programs that provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.

Social Security Disability Insurance or **Title II, Disability Benefits SSDI**: pays benefits to people with disabilities and certain members of your family if the beneficiary is "insured," meaning that he/she worked long enough and paid Social Security taxes.

Supplemental Security Income SSI or **Title XVI** pays benefits to people with disabilities based on financial need.

Comparison of SSI and Title II Disability Benefits

SSI:

- Welfare program funded by federal tax dollars, not SSA trust fund
- Limits on earned income, unearned income & resources
- Comes with Medicaid

Title II Disability or SSDI

- Entitlement program based upon insured status funded by SSA trust fund (SSDI, CDB, DWB)
- No limits on unearned income or resources – just earned income
- Comes with Medicare

Types of Benefits

Retired worker and auxiliary beneficiaries: Payment for these benefits is made from the Old-Age and Survivors Insurance Trust Fund.

- Retired worker—beneficiary who worked in covered employment long enough to be insured and who is at least 62 years old (benefits equal to the "primary insurance

amount" are payable at the normal retirement age; maximum benefits are payable at age 70)

- Spouse of retired worker—must either (1) have a child under age 16 or a disabled child in his or her care, *or* (2) be at least 62 years old; applies also to divorced spouse if the marriage lasted at least 10 years
- Child of retired worker—see 3 types of child benefits below

Survivor beneficiaries Payment for these benefits is also made from the Old-Age and Survivors Insurance Trust Fund.

- Child of deceased worker—see 3 types of child benefits below
- Aged widow(er)—must be at least 60 years old
- Young widow(er)—must have a child under age 16 or a disabled child in his or her care
- Disabled widow(er) DWB—must be disabled and be at least 50 years old (converted to aged widow(er) upon attainment of age 65)
- Parent of deceased worker—must have been dependent on worker and be at least 62 years old

Disabled worker and auxiliary beneficiaries: Benefits are paid from the Disability Insurance Trust Fund.

- Disabled worker—beneficiary who worked in covered employment long enough to be insured and who had been working recently in covered employment prior to disability onset
- Spouse of disabled worker—must either (1) have a child under age 16 or a disabled child in his or her care, *or* (2) be at least 62 years old; applies also to divorced spouse if the marriage lasted at least 10 years
- Child of disabled worker—see 3 types of child benefits below

Types of children:

- Minor child (under age 18)
- Adult disabled before the age of 22
- High school student under age 19

Resources:

<http://www.ssa.gov/oact/progdata/types.html>