

Comparison of Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

This is a tool that can be used to compare some of the Social Security Administration (SSA) rules for the two programs that provide benefits based on disability or blindness: SSI and SSDI. Access the [SSA Red Book](#) for full details about SSA benefits and returning to work.

Remember that some people may receive a benefit under both programs and follow each program's rules.

Rules

Rule	Supplemental Security Income (SSI)	Social Security Disability Insurance (SSDI)
General Eligibility	<p>SSI program provides monthly payments to adults and children of any age who have low income and resources, and who are aged, blind or disabled.</p> <p>The payments are made from the general tax revenues (tax dollars) and many states pay a supplement in addition to this federal payment.</p> <p>You must live in the USA or Northern Mariana Islands and be a U.S. citizen or national. People who live in American Samoa, Guam, Puerto Rico and the U.S. Virgin Islands cannot receive SSI.</p>	<p>SSDI pays benefits to a person with a disability or to those who are blind and are "insured" through contributions (i.e., FICA taxes) to the Social Security trust fund. The contributions are based on the workers' earnings or those of a spouse or parent. Dependents) such as a spouse, child (with or without a disability) may be paid.</p>

Non-Medical and Medical Rules	A person must meet the non-medical rules before SSA evaluates their disability. For SSI and SSDI, the definition of disability is the same for an adult (over age 18). The SSI program has a different definition of disability for a child (under age 18), and they and their parent(s) must both have limited income and limited resources.	A person must meet the non-medical rules before SSA evaluates their disability. For SSI and SSDI, the definition of disability is the same for an adult (over age 18). The SSI program has a different definition of disability for a child (under age 18), and they and their parent(s) must both have limited income and limited resources.
When benefits begin	First full month of disability. There are no benefits paid prior to the month of application or the date you became eligible if later.	After the established onset of disability date, benefits begin the first month after the 5-month waiting period (Exception: ALS). SSA will not pay these benefits retroactively more than 12 months before the date of application.
Health insurance	Being eligible for SSI in most states automatically gives you Medicaid. In other states, you must apply through the state Medicaid office. Find your state Medicaid Office: Medicaid & CHIP coverage HealthCare.gov	Medicare begins after a 24-month waiting period from the date of entitlement (no waiting period for persons with ALS or ESRD).
Income at the time of application (initial eligibility)	Under the age of 18, parental income is counted. Age 18 and older, SSA counts most earnings and unearned income.	Workers' compensation (WC) payments or a WC lump sum payment and some types of public benefits may affect the amount of benefits paid or entitlement to benefits.

Income after eligibility or entitlement	<p>Benefits will be reduced/eliminated as income rises. Less than one-half of earned income is counted. Unearned income is counted for dollar minus a \$20 general exclusion.</p>	<p>Countable earnings under the SGA level do not affect monthly payments.</p> <p>After use of Trial Work Period and 3 Grace months, payments will temporarily suspend when countable earnings exceed the Substantial Gainful Activity (SGA) level.</p> <p>The monthly SGA amount for non-blind individuals for 2026 is \$1,690 and for statutorily blind individuals is \$2,830.</p>
Maximum benefit (monthly)	<p>\$994/\$1,491 (single/married couple) in 2026 (based on income). Some states add money to federal SSI payments. Where and with whom you live also makes a difference in the amount of the payments.</p>	<p>\$4,152 in 2026 (Worker retiring at Full Retirement Age).</p>
Resource Limits	<p>Adults who are disabled must have less than \$2,000, couples Must have less than \$3,000. SSA counts cash, bank accounts, stocks and bonds but doesn't count an ABLE account up to \$100,000.</p> <p>The amount of resources for a child and their parent(s) depends upon the number of parents who live in the household.</p> <p>Not all assets are resources that are counted. (Example: SSA doesn't count the house you live in and one vehicle.</p>	<p>Resources and assets are not limited.</p>

Work Incentives

Work Reporting	<p>Work must be reported on a monthly basis to reduce the chance of being overpaid benefits: Wage Reporting Fact Sheet – NationalDisabilityInstitute.org</p> <p>Please follow the guidance in the fact sheet or guidance provided by your local SSA office.</p>
Work Incentives	<p>Some rules apply to both SSI and SSDI while others apply only to SSI OR SSDI. These Incentives are special rules to make it possible for people receiving SSI and/or SSDI to work and still receive monthly payments and Medicare or Medicaid while working or to become self-sufficient if that is their choice. For more information on all SSA work incentives, use the SSA Redbook – A Guide to Work Incentives.</p>
Work Incentives Seminar Events (WISE)	<p>A Beneficiaries and others may register for scheduled WISE webinars at ChooseWork.ssa.gov or by calling the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday from 8 a.m. to 8 p.m. ET. Archived versions of past events are also available.</p>
Ticket to Work	<p>The Ticket to Work Program is a self-sufficiency program for recipients of SSI and SSDI who want to work and participate in planning their employment.</p> <p>For more information, contact the Ticket to Work Help Line: 1-866-968-7842 or 1-866-833-2967 (TTY)</p>
Plan to Achieve Self-Support (PASS)	<p>Allows income and/or resources to be set aside to pursue an employment goal or self-employment.</p> <p>Visit ssa.gov for more information</p>
Impairment-Related Work Expenses (IRWE)	<p>SSA deducts the cost of certain impairment related expenses a person pays for, in order to work if SSA approves the expense receipts for the beneficiary provided. Examples of impairment-related expenses are items or services such as; a wheelchair, certain transportation costs and specialized work-related equipment.</p>

Section 301 Continued Payments	If SSA finds that the beneficiary medically improved to the point where they no longer meet the definition of disability, SSA will continue monthly payments IF they notify SSA AND were participating in a qualified program when benefits were ceased that increases the likelihood of no longer needing their SSI or SSDI payments.
Expedited Reinstatement (EXR)	If payments are terminated due to earnings, but the beneficiary can no longer work due to the same or a related medical condition; benefits can resume, without having to complete a new application if it is within 5 years of the termination date. While Social Security reviews whether disability continues, the beneficiary is eligible to receive benefits for up to 6 months.

Work Incentives	Supplemental Security Income (SSI)	Social Security Disability Insurance (SSDI)
Continued Medical Coverage	SSI beneficiaries who have earnings too high for an SSI monthly payment may remain eligible for Medicaid under <u>1619(b)</u> even after their SSI payment stops. If or when earnings decrease or work stops, monthly payments may be reinstated without a new application.	Most working SSDI beneficiaries will continue to receive at least 93 consecutive months of Hospital (Part A); Supplemental Medical Insurance (Part B), if enrolled; and Prescription Drug coverage (Part D), if enrolled, after the 9-month Trial Work Period. Part A is free; however, the premiums for Parts B and D must be paid in order for them to continue. If monthly payments are suspended during the EPE due to earnings, the Part B and Part D premiums must be paid for this coverage to continue. SSA will bill quarterly for the premiums. The beneficiary may apply for assistance programs.

Trial Work Period (TWP)	<p>A TWP does not apply to the SSI program.</p>	<p>The TWP allows an SSDI beneficiary to work for at least nine months at whatever level they choose and still receive their full monthly payment. A trial work month is used when earnings are more than \$1,210 in a month for 2026.</p> <p>View full TWP details.</p>
Subsidies and Special Conditions	<p>For SSI this is only applicable in the month of application.</p>	<p>Supports or accommodations someone receives on the job due to their disability. SSA deducts the value of the support – even though the person does not pay for the support – from earnings to decide how much income counts.</p>

Extended Period of Eligibility (EPE)	<p>EPE does not apply to the SSI program.</p>	<p>The EPE is a 36-month entitlement period that begins the month after TWP ends. During the EPE, benefits continue for all months when countable earnings are below the substantial gainful activity level. SGA = Substantial Gainful Activity = \$2,830 for blind/\$1,690 for non-blind.</p> <p>When countable earnings are over the SGA level, the payment is suspended after a 3-month grace period during which payments are made. There is only one 3-month grace period in the EPE.</p> <p>When SGA is performed after the 36-month EPE, benefits generally terminate.</p>
Earned Income Exclusion	<p>SSA applies a \$20 general income exclusion to any income, earned or unearned, plus does not count the first \$65 of earnings in a month. They then count one-half of the remaining earnings. This amount is subtracted from the SSI monthly payment to arrive at the new payment amount. It counts less than one-half of earnings.</p>	<p>Earned Income Exclusion does not apply to SSDI.</p>

Student Earned Income Exclusion	For a student under age 22, who is regularly attending school, wages earned from work, up to \$2,410 a month or a maximum of \$9,730 a year, do not reduce their SSI payment. These numbers are for 2026 and change annually.	Student Earned Income Exclusion does not apply to SSDI.
<u>Blind Work Expenses (BWE)</u>	<p>SSA deducts the cost of certain expenses needed to earn income when SSA decides if someone is eligible for SSI and when they calculate the monthly payment. The expenses do not have to be related to blindness. The beneficiary supplies SSA with receipts.</p> <p>Examples are all service animal expenses, Federal state and local income taxes, lunches, or other expenses that may fall under the IRWE. It is more advantageous to deduct a BWE vs an IRWE.</p>	BWE does not apply to SSDI, however, some of the expenses may be IRWEs.

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