



Supplemental Security Income (SSI) vs. Social Security Disability Insurance (SSDI) Comparison Chart

Feature	Supplemental Security Income (SSI)	Social Security Disability Insurance (SSDI)
Program Type	Needs-based federal assistance program.	Insurance program based on work history and FICA contributions.
Funding Source	General tax revenues (not Social Security taxes).	Social Security payroll taxes (FICA).
Eligibility Criteria	Must have a disability (per SSA definition) and limited income/resources. No work history required.	Must have a disability (per SSA definition) and sufficient work credits from prior employment.
Work History Requirement	None required.	Must have worked and paid into Social Security for a certain number of years, depending on age at disability.
Income/Resource Limits	Strict limits: under \$2,000 (individual) / \$3,000 (couple) in countable resources. Income reduces payment amount.	No resource limits. Earnings from work may affect eligibility during work incentive periods.
Monthly Benefit Amount	Based on federal benefit rate (\$967 in	Based on worker's average lifetime



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	2025 for individuals; may vary by state).	earnings. Amounts vary widely.
Health Insurance	Automatic Medicaid eligibility in most states.	Eligible for Medicare after 24 months of SSDI entitlement.
Effect of Work	Earnings reduce SSI payment after exclusions (\$20 general + \$65 earned income, then divided by two).	Work activity may trigger Trial Work Period and Extended Period of Eligibility; benefits may stop if earnings exceed SGA.
Back Pay / Retroactive Benefits	Benefits begin the first full month after application is filed.	May receive retroactive benefits up to 12 months prior to application if disabled during that period.
Dependent Benefits	No benefits for family members.	Spouse and children may receive auxiliary benefits.
State Supplements	Some states add extra payments.	No state supplements.
Continuing Disability Review (CDR)	Yearly requirements to confirm disability and financial eligibility.	Required periodically to confirm disability; financial reviews focus on earnings, not resources.