



The Social Security Administration (SSA) is the Federal agency that oversees the government's insurance and benefits program. This includes programs based on financial need, disability, retirement and survivor benefits.

WHAT'S THE DIFFERENCE BETWEEN SUPPLEMENTAL SECURITY INCOME (SSI) AND SOCIAL SECURITY DISABILITY INSURANCE (SSDI)?

Supplemental Security Income (SSI) provides money for food, clothing and shelter to adults and children with disabilities or people over the age of 65 who have little or no income. Any changes in income must be reported monthly and remain under an income limit. In addition, there is a limit for resources (things you own, cash or bank savings). In 2015, this resource limit is \$2,000 for individuals and \$3,000 for eligible couples.

Social Security Disability Insurance (SSDI) provides money to people and certain family members who are limited in their work because of a notable disability. To be eligible a person must have worked in a job that paid into Social Security for a certain amount of time. The amount paid is different for every individual because it is based on a person's earnings before the disability began. It is not based a person's wealth, but on how much the person has worked and paid into the program similar to any other type of insurance.

HOW DOES SOCIAL SECURITY'S DEFINE A DISABILITY?

A person's disability must have a medical diagnosis of a physical, emotional or learning impairment that has lasted, or is expected to last, more than 12 months or can be expected to result in death. It is based on a person's limitations to work and earn wages over a certain dollar amount. A person's disability must severely limit his/her activities and ability to function.

HOW DOES SOCIAL SECURITY'S DEFINE A DISABILITY?

Sometimes, if a person is approved for SSDI but receives a low monthly payment a person can qualify for supplemental income (SSI) benefits. A low payment can happen if a person has not worked much in recent years or made low wages.

CAN CHILDREN WITH DISABILITIES GET BENEFITS?

The Social Security Administration will consider a family's household income, resources and other personal information to decide if the child is eligible for SSI or SSDI. In 2015, if the child is working he/she must not earn more than \$1,090 per month. These rules apply if your child lives at home or is away at school and returns from time to time. A child's medical condition must be reviewed from time to time to ensure the disability continues to meet Social Security's definition. Evidence must be provided to prove that his/her disability still severely limits their activity.

An adult child with a disability may be eligible to receive SSI/SSDI if one of his/her parents gets Social Security benefits. They may also get benefits if their parent was insured for benefits at the time they died. The adult child must be over the age of 18, not married and the disability must have begun before age 22.

For more information about children check out...

Benefits For Children With Disabilities at <http://www.ssa.gov/pubs/EN-05-10026.pdf>





CAN YOU WORK AND GET SSI/SSDI?

Special rules allow a person to work while receiving benefits. Special rules that allow a person to deduct the costs of some expenses that are needed for work because of their disability are called work incentives. These can include necessary transportation costs or specialized work related equipment.

For more information about working check out...

Social Security: How Work Affects Your Benefits at <http://www.ssa.gov/pubs/EN-05-10069.pdf>

Additional resources...

2015 Red Book: A Summary Guide to Employment Supports for Persons with Disabilities under the Social Security Disability Insurance and Supplemental Security Income Programs at <http://ssa.gov/redbook/>

Social Security Administration www.socialsecurity.gov

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