

Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
Funded through Social Security taxes (FICA payroll tax).	Funded by U.S. Treasury general funds.
Must be over 21 and less than retirement age (65-67). Must be unable to work due to a medical or mental health condition that is expected to last at least one year or result in death.	Must be age 65 or older, blind, or unable to work for 12 months or longer due to a medical or mental health condition that is expected to last at least one year or result in death.
There are special SSDI and SSI rules for children.*	
No restrictions on passive income or resources. Passive income is income from trade or business activities in which you do not materially participate, such as alimony, child support, book royalties, lawsuit settlements, trust fund income, etc.	<p>Must have limited financial income (less than \$1,130/month, in general) and no more than \$2,000 in resources as an individual or \$3,000 in resources as a couple.</p> <p>“Income” does not include food stamps, shelter from private organizations, home energy assistance, the first \$65/month earnings from working.</p> <p>“Resources” does not include the home you live in; life insurance policies with a face value of \$1,500 or less; your car (usually); burial plots and up to \$3,000 in burial funds for a married couple.</p>
Must not engage in substantial gainful activity (SGA). In 2016, the SGA threshold is \$1,130/month (\$1,820 if blind).	
Must have worked long enough and recently enough. Generally, if you have worked for 5 of the last 10 years, you will have enough work credits**. Workers under age 31 may qualify with fewer credits.	No work history required.
Medical support needed from physician. Provides monthly income.	
Monthly payment is based on your earnings record. The average monthly SSDI payment for a disabled worker is \$1,166 for 2016. The average SSDI payment for a disabled worker with dependents is \$1,983.	<p>The maximum monthly federal SSI payment for 2016 is \$733 for one person or \$1,100 for a couple.</p> <p>You may get more if you live in a state that adds money to the federal SSI payment. You may get less if you or your family has other income.</p>
Provides Medicare coverage effective 24 months after the month you start receiving cash SSDI benefits.	Most states and the District of Columbia provide Medicaid to people eligible for SSI. In these states, the SSI application may also be the Medicaid application. Medicaid eligibility usually starts the same month as SSI eligibility, but in some circumstances can also be retroactive for up to 3 months.
Approximately 8 percent of individuals eligible for SSDI also are eligible for SSI.	

***SSDI and SSI Rules for Children**

SSDI

A child with a disability may be eligible to receive SSDI benefits on a parent's record after age 18 if all three of the following apply:

- The disabling impairment started before age 22; and
- He or she meets the SSA's definition of disability for adults; and
- A parent is deceased or starts receiving retirement or disability benefits.

SSI

SSA considers a child's income and resources as well as the income and resources of family members living in the child's household. To qualify, all three of the following must apply:

- The child must not be working and earning more than \$1,130 a month in 2016; and
- The child must have a physical or mental condition, or a combination of conditions, that results in "marked and severe functional limitations." This means that the condition(s) must very seriously limit the child's activities; and
- The child's condition(s) must have lasted, or be expected to last, at least 12 months or expected to result in death.

****Work credits**

Social Security work credits are based on your total yearly wages or self-employment income. You can earn up to four credits each year. The amount of earnings it takes to earn a credit has changed since 1978. In 2016, \$1,220 of wages equals one credit. So, if you earned \$4,800 in 2016, you earned the maximum four credits.

Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year you become disabled. However, younger workers may qualify with fewer credits.

Before age 24: You may qualify if you have 6 credits earned in the 3-year period ending when your disability starts.

Age 24 to 31: You may qualify if you have credit for working half the time between age 21 and the time you become disabled. For example, if you become disabled at age 27, you would need credit for 3 years of work (12 credits) out of the past 6 years, between ages 21 and 27.

For SSDI eligibility evaluation and/or more information call (888) 892-0794 or go to Expert.Allsup.com.