

	SSI	SSDI
<b>Who is the program for?</b>	People with limited income and limited resources who are also 65 or older, blind or disabled. The SSA describes SSI as “an assistance source of last resort.”	People who become completely unable to work for a year or longer due to a disability.
<b>What are the work requirements to qualify?</b>	None. Past and current employment don’t affect benefits.	<ul style="list-style-type: none"> <li>• <b>Before you turn 24</b> you need approximately 1.5 years of work in the three years leading up to your disability.</li> <li>• <b>Between age 24 and 31</b> you’ll need to have worked for about half the time between turning 21 and developing a disability.</li> <li>• <b>When older than 31</b> you’ll need to have worked for approximately five or more years in the 10 years leading up to developing a disability.</li> </ul>
<b>What counts as disabled?</b>	You have an impairment that prevents you from being employed, that will likely last at least 12 months or that will likely lead to death.	You have a medical condition that prevents you from doing your current job, and you can’t transition to a new job. You expect to be disabled for at least one year. Short-term and partial disabilities typically don’t count.
<b>When can I get benefits?</b>	SSA pays benefits as soon as the month after you submit your application or the month after you meet the eligibility requirements, whichever is later. You won’t receive payments for any time prior to submitting your application, even if you met all other eligibility requirements.	A five-month waiting period before benefits begin is typical. You could receive back payments for up to 12 months before you apply.
<b>How much can I get?</b>	The 2024 monthly maximum SSI benefit is \$943 for individuals and \$1,415 for couples. Income from other sources can lower those amounts.	Your benefit is based on your work history. First, SSA calculates an index of your average lifetime monthly earnings, taking into account inflation, your age, time spent caring for children and other factors. If your application is approved, you’ll receive a percentage of your average monthly earnings. The benefit formula uses bend points, similar to the one used for Social Security retirement benefits. That means people with higher average earnings receive a lower total percentage compared to those with lower earnings.
<b>Can my benefits change?</b>	Yes. Factors that can change your benefit include a change to your medical condition, income, living situation, family composition or status as a student.	Yes. If your medical condition changes, or if you are able to return to work, your benefits may end. SSDI has a program where you can test your ability to work without losing your benefits. SSDI payments convert to Social Security retirement payments when you reach full retirement age.

<p><b>Can other benefits or income affect my benefit amount?</b></p>	<p>Yes. Income from other sources, including Social Security retirement income, pensions, earned income and unemployment benefits can reduce SSI.</p>	<p>Yes. If you earn income from a job, you likely don't meet the disability definition. Other sources of income that may reduce SSDI benefits include: workers' compensation payments and disability payments from a state or local government. The sum of your SSDI benefits, workers' compensation and other government disability payments can't be more than 80% of your average earnings.</p>
<p><b>Are benefits affected by assets I own?</b></p>	<p>Yes. You won't be eligible for SSI if the value of everything you own, including stocks, cash and property, exceeds \$2,000 (\$3,000 for couples). Exceptions to the limit include a home you live in, household goods, burial plots, your wedding ring, one vehicle, property you use in your business or for work, and up to \$100,000 in an ABLE account.</p>	<p>No.</p>