

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

	Social Security Disability Insurance (SSDI)	Supplemental Security Income (SSI)
Benefit Name	SSDI: Social Security Disability Insurance CDB: Childhood Disability Benefit (AKA DAC: Disabled Adult Child)	SSI
Eligibility	<ol style="list-style-type: none"> 1. Meet SSA disability definition 2. Insured status – paid enough Social Security taxes on earnings 3. SSDI – person with disability has insured status 4. CDB – parent has/had insured status and person with disability is 18 or older; disabled before age 22; and parent is retired, disabled or deceased 	<ol style="list-style-type: none"> 1. Meet SSA disability definition 2. Countable income below limit 3. Countable resources below limit
Benefit Amount	Depends on earnings of worker. Usually higher than SSI. 2024 average is \$1,537/month.	Maximum \$943/month for 1 person in 2024; \$1,415/month for married couple in 2024 Reduced by other income
Resource Limit	None	\$2,000 for 1 person \$3,000 for married couple
Medical Insurance	Medicare (after 24 months)	Medicaid (AKA Medical Assistance)
How Work Affects	All or nothing benefit. If earnings above substantial gainful activity long enough, benefit stops, but work incentives enable benefit to be restarted and Medicare to continue.	SSI reduced by a little less than ½ of earnings.