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**GENERAL INFORMATION ON THE SOCIAL
SECURITY DISABILITY INSURANCE (SSDI)
AND SUPPLEMENTAL SECURITY INCOME
(SSI) PROGRAMS**

www.socialsecurity.gov/disability/

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Frequently Asked Questions

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The Social Security and Supplemental Security Income disability programs are the largest of several Federal programs that provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.

Social Security Disability Insurance pays benefits to you and certain members of your family if you are "insured" meaning that you worked long enough and paid Social Security taxes.

Supplemental Security Income pays benefits based on financial need.

When you apply for either program, we will collect medical and other information from you and make a decision about whether or not you meet Social Security's definition of disability.

Use the Benefits Eligibility Screening Tool to find out which programs may be able to pay you benefits.

[Report fraud, waste and abuse](#)

What's New?

[SSA Introduces Revised Form to Authorize Disclosure of Information \(Form SSA-827\)](#)

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More Information

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[Professional Relations](#)

[Consultative Examinations- A Guide for Health Professionals Now Online!](#)

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THE DISABILITY PLANNER

www.ssa.gov/dibplan/dqualify4.htm

Social Security Online

www.socialsecurity.gov

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The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. **No benefits are payable for partial disability or for short-term disability.**

Disability under Social Security is based on your inability to work. We consider you disabled under Social Security rules if you cannot do work that you did before and we decide that you cannot adjust to other work because of your medical condition(s). Your disability must also last or be expected to last for at least one year or to result in death.

This is a strict definition of disability. Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings and investments.

Go to the next page to see [how we decide if you are disabled](#).

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Online Social Security Handbook

Your Basic Guide to the
Social Security Programs



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prescribe. Any violation of this prohibition is subject to penalties prescribed by 42 U.S.C. § 1320b-10.

This is the official version of the Social Security Handbook and takes precedence over the paper publication. Should there be a conflict between the contents of the Handbook and the Act, Regulations and Rulings the latter take precedence. Please read the Preface for revision information.

You may obtain clarification or assistance on Social Security matters at any Social Security office or by calling the Social Security toll-free telephone number, 1-800-772-1213.


Social Security Administration

SSA Publication No. 65-008

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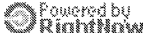
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Answers To Your Questions

Category 

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Answer ID 317
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How much can I earn and still receive Disability benefits?

Question

How much can I earn and still receive Disability benefits?

Answer

We evaluate the work activity of persons claiming or receiving disability benefits under Social Security Disability Insurance. Beginning January 1, 2004 a Social Security Disability beneficiary can earn \$810 a month and remain eligible for benefits. The amount for 2003 was \$800. The Social Security Administration uses the term "substantial gainful activity" (SGA) to determine if work is substantial enough to make a person ineligible for benefits. Under the new rule monthly SGA earnings limits will be automatically adjusted annually based on increases in the national average wage index. This amount applies to people with disabilities other than blindness.

If you are blind, effective January 2003, earnings averaging over \$1,330 a month generally demonstrate SGA. For January 2004, the blind SGA amount was increased to \$1,350.

There are other provisions and work exclusions that you should know about and we recommend that you read The Redbook on Work Incentives which can be found at

http://www.socialsecurity.gov/work/ResourcesToolkit/redbook_page.html

How well did this answer your question?

Very Helpful Somewhat Helpful Not Helpful

Related Answers

- What is the earliest age that I can receive Disability benefits?
- Is there a time limit on Social Security disability benefits?
- Can I file for Disability benefits online?
- I receive disability and my condition has worsened. Can my benefit be increased?
- How does a child qualify for disability benefits?

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Supplemental Security Income (SSI)

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Supplemental Security Income Home Page

What is
Supplemental
Security Income?

Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (*not* Social Security taxes):



- It is designed to help aged, blind, and disabled people, who have little or no income; and
- It provides cash to meet basic needs for food, clothing, and shelter.

How can I get
SSI benefits?

Find the answer to this question and answers to many others about **SSI** by clicking on the following links:

[Am I eligible for
SSI benefits?](#)

This link will take you to the [Benefit Eligibility Screening Tool](#). By taking 5 to 10 minutes to answer a few questions, you can find out if you are eligible for **SSI** or other benefits.

[General Information](#)


When you use the link to [General Information](#), you will come to our list of published pamphlets and fact sheets about **SSI**. Some of these publications are in different formats. Some are also available in **both** English and Spanish languages.

[Understanding SSI](#)
or
[Comprendiendo
Seguridad de
Ingreso
Suplementario](#)



The [Understanding SSI](#) booklet provides comprehensive general information about **SSI** eligibility requirements and processes. Written especially for **SSI** advocates, but also useful for the general public, it addresses a broad range of topics, from applying for benefits to reporting events that may change the payment of benefits. Please check out its "Table of Contents" for a list

of these topics.

We provide a [Spanish language version](#)  as well.

SSI Spotlights

SSI Spotlights are a series of 27 fact sheets about a variety of **SSI** topics, e.g., living arrangements, and are designed to supplement the guidelines in Understanding SSI (see above). You may link directly to each of the spotlights, or you may link to them from the text of the guidelines.

Social Security Handbook

This is a link to Chapter 21 of the Social Security Handbook which contains material about **SSI** organized in question and answer format so that you can find the information you need quickly and easily.

SSI Law and Regulations

Go to our page on SSI Law and Regulations to find out which parts of the Social Security Act and the Code of Federal Regulations for the Social Security Administration are used to administer the **SSI** program.

Resources for Advocates and the General Public

Check the links on our SSI Resources page for information on how to find the nearest Social Security office, how to obtain a benefit verification form, etc.

Contact Us About This Page

If you have comments that relate to the layout or usability of these pages -- or any other technical suggestions, we will be glad to consider them. Our E-mail address for these comments is: tns.ems.ams@ssa.gov.

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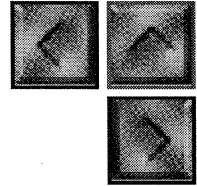
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2128. How does income affect SSI benefits?



The amount of your income determines your eligibility for SSI and the amount of your benefit. Generally, the more income you receive the lower your SSI benefit. If you have too much income, you are not eligible for SSI benefits. However, not everything you get is considered income and not all income counts in determining your eligibility.

In certain situations, other people are expected to share financial responsibility for an individual. In these situations, the income (and resources) of others are considered in determining the individual's eligibility and payment amount (see [§2167](#)).

Last Revised: Apr. 7, 2003

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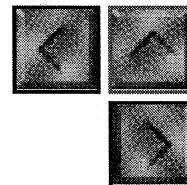
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2132. How income is counted.



2132.1 *How does SSA count income?*

We count income by determining countable income for each calendar month of eligibility. This means looking at income you received (or deemed to have received, see §2167) in a given month. We then apply exclusions appropriate to that month's income.

2132.2 *What happens if countable income is more than the FBR?*

If your countable income is more than the FBR, you are not eligible for a Federal benefit. Since SSI payments are made on the first day of a month for that same month, we need to use an estimate of countable income to project your eligibility for that month.

2132.3 *When does SSA review the estimates of countable income?*

We review the estimates (and revise them, if necessary) whenever there is a report of change or a redetermination.

2132.4 *What month is used to compute your benefit amount?*

If you are eligible for a particular month, we usually compute your SSI benefit amount for the month using your countable income from two months before the current month. This is called retrospective monthly accounting (see §2183).

Last Revised: March, 2001

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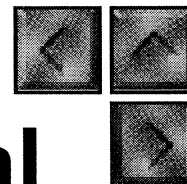


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