

Social Security and Supplemental Security Income (SSI):

What's the difference?



The Social Security benefit programs are “entitlement” programs. This means that workers, employers and the self-employed pay for the benefits with their Social Security taxes.

SSI is a needs-based program for people with limited income and resources.



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Social Security

- Benefits based on earnings
- Financed by employer and wage contributions
- No income limit
- No resource limit
- Must have enough work credits
- Medicare
- Benefit Types:
 - Retirement (age 62 & older)
 - Survivor
 - Disability (includes blindness)
- Provides benefits to eligible family members
- Benefit amount based on average lifetime earnings
- Other income does NOT affect benefits
(Except wages may affect benefits under full retirement age or disability benefits)
- Where you live or who lives with you does NOT affect benefits



Supplemental Security Income

- Benefits based on need
- Financed by General Revenues
- Limited income
- Limited resources
- No work credits are required
- Medicaid (Medi-Cal in California)
- Benefit Types:
 - Aged (age 65 and older)
 - Disability (any age, includes children)
 - Blindness (any age, includes children)
- No family benefits
- Benefit amount based on Federal and State laws
- Other income MAY affect benefits – report any income you receive
- Where you live or who lives with you MAY affect benefits – report all changes

