

Comparison of Three Social Security Programs

Supplemental Security Income (SSI)	Social Security Disability Income (SSDI)	Social Security Retirement Income (SSRI)
Disability benefit	Disability benefit	Retirement
Cash; Maximum Federal Benefit Amount – \$914 (2023)	Cash 6 months from disability date; Medicare 29 months from disability date	Cash at age 62+; Medicare at age 65
No work history requirement	Work history requirement	Work history requirement
<p>Monthly Earnings Exclusion: The first \$65 (up to a maximum of \$85 if no income other than earnings) plus ½ of remaining earnings are excluded as income</p> <p>Monthly Earnings Cap: (substantial gainful activity, or “SGA”): \$1,470 in 2023 (\$2,460 for individuals who are blind)</p>	<p>Monthly Earnings Cap: (substantial gainful activity, or “SGA”): \$1,470 in 2023 (\$2,460 for individuals who are blind)</p>	<p>Yearly Earnings Cap: \$21,240 in 2023 no earnings cap if have reached full retirement age (67 for those who turned 62 in 2023)</p>
The individual owns the account – Account is controlled by the individual, an ALR, which may be a parent, guardian, agent under power of attorney, or an SSA Representative Payee	The Trustee, who may be anyone other than the individual	The Trustee, who may be anyone other than the individual
Onset of individual’s disability prior to age 26	Individual must be under the age of 65 when assets are funded into the trust	None
One	No limit	No limit

Disclaimer: This chart is for informational purposes only and is purely advisory/hypothetical in nature. No attorney/client relationship has been created, and no legal or financial advice is being provided. This summary is not a substitute for receiving a legal opinion regarding any specific circumstances.

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