

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 – \$967 (2025)	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”) in 2025: \$1,620 (\$2,700 for individuals who are blind)</p>	<p>Monthly Earnings Cap: (substantial gainful activity, or “SGA”) in 2025: \$1,620 (\$2,700 for individuals who are blind)</p>	<p>Yearly Earnings Cap: \$23,400 in 2025 no earnings cap if have reached full retirement age (67 for those who turned 62 in 2025)</p>
Earned & unearned income both counted	Only earned income is counted	Only earned income is counted
Resource cap - \$2,000	No resource cap	No resource cap
In-kind support in the form of food & shelter counted as income, up to set limits	In-kind support in the form of food & shelter not counted as income	In-kind support in the form of food & shelter not counted as income
Available to US citizens, some qualified immigrants (some limited additional exceptions)	Available to all workers with a valid social security number & required work history	Available to all workers with a valid social security number & required work history
No dependent coverage	Covers dependents	Covers dependents

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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