



Supplemental Security Income & Social Security Disability (SSI/SSD) Frequently Asked Questions

Q: What exactly is SSI?

A: SSI stands for “Supplemental Security Income.” You can get SSI if you are disabled, blind, or age 65 and older. You must be low-income and have limited resources. Blind and disabled kids can receive SSI, too.

Q: What is SSD?

A: SSD stands for “Social Security Disability.” It’s also referred to as SSDI, or “Social Security Disability Insurance.” SSD pays benefits to people with disabilities who have worked long enough and recently enough, and who have paid Social Security taxes.

Q: What are the similarities between SSI and SSD?

A: Both SSI and SSD are administered by the Social Security Administration, or the SSA. Both programs use the same medical standards to determine whether you qualify for benefits. You can also apply for both SSI and SSD at your local Social Security Office. Both SSI and SSD are available for non-citizens who qualify.

Q: What are the differences between SSI and SSD?

A: One important difference is that SSI requires recipients to be low-income and have low-resources, while SSD does not. This means that the SSD application typically won’t ask about your income or how much your assets are worth, while the SSI application does take this information into account.

Another difference is in how each program decides the total amount of your benefits. SSI uses a set benefit rate that is decided by the federal government. Depending on the state you live in, your state may add to this amount as well.

Finally, SSD and SSI use different time limits to determine how far back you can go to collect your benefits. For SSD, it’s possible to collect cash benefits *going back 12 months* before the date you filed your SSD application. SSI is stricter: you cannot collect SSI benefits until *the first month after* you filed your SSI application.

The takeaway here is that you should **not** delay filing an SSI application after you become disabled, because you lose the opportunity to receive benefits for every month you delay.

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