

SSDI and SSI “Decoder Chart”

	Title II	Title XVI
Full Name	Social Security Disability Income, Social Security for the Disabled Adult Child, Social Security Childhood Disability Beneficiary	Supplemental Security Income
Abbreviations	SSDI, SSDAC, or SSCDB	SSI
Qualifying Factors (besides disability)	Insured status as a worker (or child or widow/widower of a worker)	Limited income and resources
How Benefits Are Determined	Benefits based on person's FICA payroll deductions	Benefits based on income and living situation
Additional Eligibility Considerations	Either eligible and receive full benefit check or ineligible and receive no benefits (all or nothing), based on the amount of earnings received. The earnings threshold is called substantial gainful activity, which is currently set at \$980 for 2009	If eligible, will receive benefits to bring income level up to the Federal Benefit Rate (FBR), which is \$674 per month for 2009.

Formulas Used To Arrive At Total To Be Deducted From SSI Benefits When Work Incentives Aren't Utilized

Income Situation	Formula
SSI with Earned Income	$(\text{Earnings} - \$20 - \$65) / 2 = \text{Total}$
SSI with Unearned Income	$\text{Unearned Income} - \$20 = \text{Total}$
SSI with Earned and Unearned Income	$(\text{Unearned Income} - \$20) + [(\text{Earned Income} - \$65) / 2]$

What is Unearned Income? Unearned income could be SSDI (Title II) Benefits, it could be Veterans benefits, it could be unemployment benefits, and many other types of income. If someone is collecting a check without performing work, check with the Social Security to see whether it would be counted.