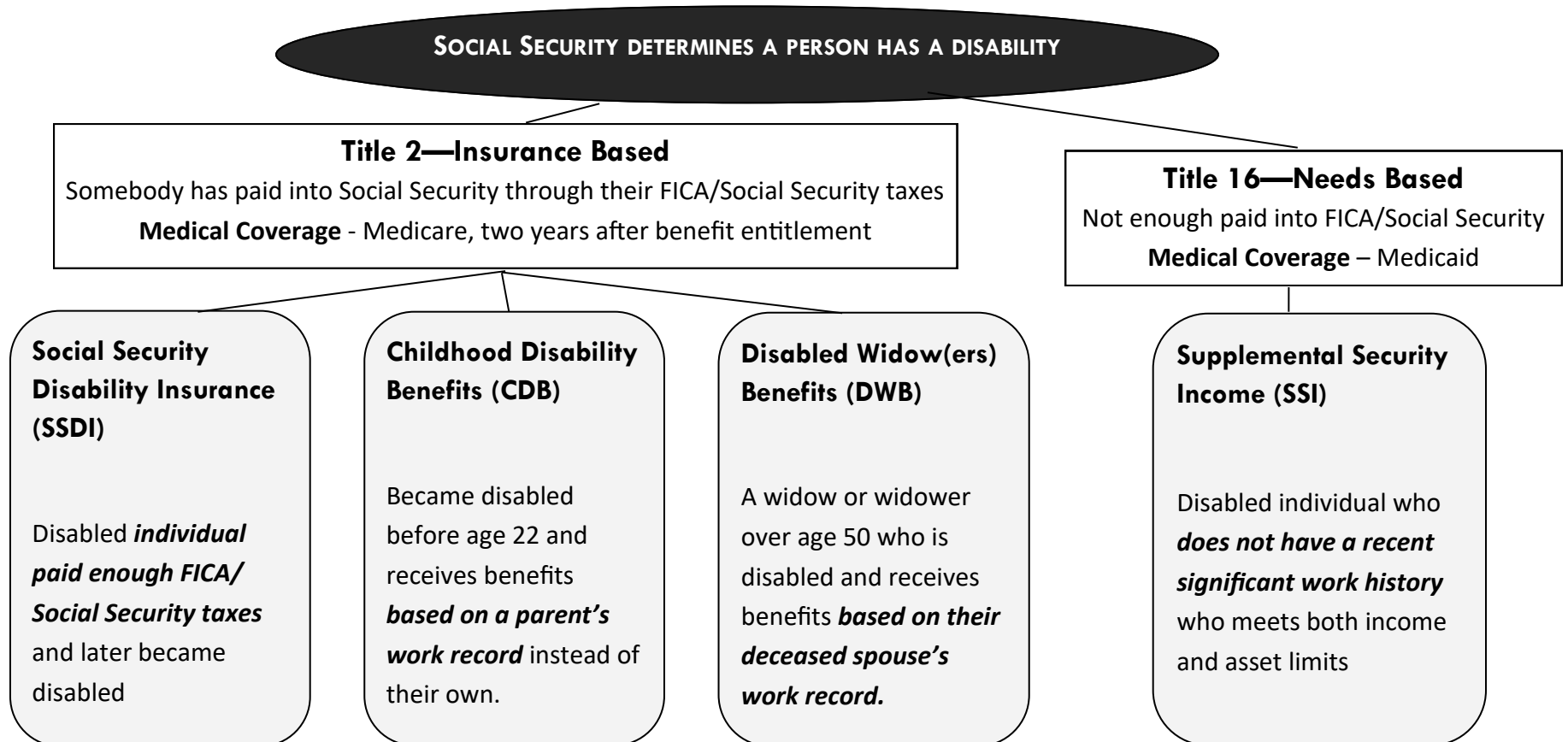


THE DIFFERENT KINDS OF SOCIAL SECURITY DISABILITY BENEFITS

What are the differences between all of the Social Security disability benefits for adults?

- When a person applies for disability benefits with the Social Security Administration, a medical review is completed to determine if that person meets the medical criteria for having a disability. The medical criteria is the same for all of the adult disability programs at Social Security.
- Once it has been established that a person meets the medical criteria for having a disability, Social Security must determine which program they can receive benefits under. They break this out into two different categories of benefits, Title 2 and Title 16.
 - ◇ *There are different rules for how income and assets affect each category of benefits, so, it is important to know what kind of benefit you are getting, and which rules apply to you when you are working.**

***Some people may receive more than one kind of disability benefit.**



HOW DO I KNOW WHICH KINDS OF SOCIAL SECURITY DISABILITY BENEFITS I AM GETTING?*

♦ **Warning:** This handout gives you a *possible* idea of which benefits you might be getting, but does not take into account age, marriage, living arrangement, income, or other situations that may affect which benefits you receive and how much. **The only way to know for sure which kinds of benefits you may be on is to get the information directly from Social Security.**

Did **you** earn enough credits through your past work
(*FICA/Social Security taxes*) to be insured on your own record?

Yes?

You *might* be on:
Social Security Disability Insurance (SSDI)

Amount of SSDI a person gets is based off of:

1. How much they paid into the system, AND
2. When they paid into the system.

No?

- 1) Did your **parent** pay into the Social Security system through work?
- 2) Did your disability begin before the age of 22? AND
- 3) Did your parent pass away, or begin receiving SSDI or Retirement?

Yes?

You *might* be on:
Childhood Disability Benefits (CDB)

*Amount of CDB a person gets is based off of how much their **parent** paid into the system through their Social Security payroll taxes.*

- 1) Did your **deceased spouse** pay into the Social Security system through work?
- 2) Are you over the age of 50? AND
- 3) Have you not yet re-married? (before the age of 60)

Yes?

You *might* be on:
Disabled Widow(ers) Benefits (DWB)

*Amount of DWB a person gets is based on how much their **deceased spouse** paid into the system through their Social Security payroll taxes.*

- 1) Do you have less than \$2000 in assets? (\$3000 if married)
 - 2) Is your earned and unearned income low enough* for you to **need** to be supplemented by Social Security?
- (*As determined by Social Security)

Yes?

You *might* be on:
Supplemental Security Income (SSI)

*Amount of SSI a person gets is adjusted based on all of the other income the person has ("**need**"), and whether their assets are under the SSI limit.*

***FYI, some people may receive more than one kind of disability benefit.**