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## Different Facets of Social Security

### **Supplemental Security Income (SSI)**

Supplemental Security Income (SSI) is a needs-based program primarily for low-income individuals with disabilities. However, individuals aged 65 or older may also qualify if they aren't disabled, providing that they don't have resources of more than \$2,000 or monthly incomes higher than \$967. It is typically for individuals who have no work history or have not worked long enough to receive Social Security Disability benefits. To receive SSI, an individual must:

- Have a disability that is expected to last at least a year and render them incapable of working at a substantial level, or be aged 65 or older.
- Have non-exempt resources that do not exceed \$2,000 for an individual or \$3,000 for a disabled couple. The home that the individual lives in and the value of one vehicle is excluded.

Individuals who receive SSI will qualify for **Medicaid** during the first month of cash entitlement. In Virginia, individuals must file a separate Medicaid application with their local Department of Social Services. However, if SSI is their only income, they will meet all the financial criteria for Medicaid eligibility.

There are maximum set amounts that Social Security can pay to an SSI recipient. For example, the maximum amount that an individual living alone can receive is \$967 per month in 2025. Economic need or severity of disability do not factor into this amount.

### **Social Security Disability Insurance (SSDI)**

Social Security Disability Insurance (SSDI) is for individuals with disabilities who have worked and paid Social Security tax. They have paid enough into the Social Security system to earn enough “quarters of coverage” to qualify. The younger a person is, the fewer quarters they need.

For every \$1,810 that a person earns in 2025, they earn one-quarter of coverage. Individuals can earn up to four quarters per year. The number of quarters needed to qualify for benefits varies based on age.

Individuals will qualify for **Medicare after 24 months of entitlement.**

The payment level of an SSDI check varies based on the individual. The more the person contributes to Social Security tax over their working career, the higher their benefit when they become disabled.

### **How do I apply for benefits?**

- Contact your local SSA office [www.secure.ssa.gov/ICON/main.jsp](http://www.secure.ssa.gov/ICON/main.jsp)
- Call the toll-free number, 1-800-772-1213 (TTY 1-800-325-0778).
- If applying for SSDI only, the application and disability report can be done online at [Apply Online for Disability Benefits \(ssa.gov\)](http://ssa.gov)

### **Payment on Another Record**

Sometimes an individual can receive Social Security payments based on a spouse or parent's record even if they have not worked long enough to qualify for benefits on their own.

### **Childhood Disability Benefits (CDB)**

If a person with a disability has a deceased, disabled, or retired parent, they could potentially get benefits based on the parent's record. To qualify, the individual must:

- Have a disability that is expected to last at least a year and render them incapable of working at a substantial level.
- Be either not working or be grossing less than the \$1,620 per month substantial gainful activity figure for non-blind individuals or \$2,700 if an individual is blind (2025 figures).
- Either be unmarried or married to another recipient of Social Security benefits (not SSI). Marrying an individual who is either not disabled or not receiving any Social Security benefits will result in a loss of cash benefits.
- The child became disabled before age 22.

The general rule is that CDB beneficiaries will qualify for half of what the parent gets if they are alive. If the parent is deceased, the amount increases to 75% of the parent's total.

## **Survivors Benefits**

If an individual has a spouse who has been receiving Social Security and dies, the surviving spouse might be eligible for some benefits based on the deceased's record proving that:

- They were married for at least nine months.
- The individual is at least 60 years of age (50 if the surviving spouse is also disabled).
- The amount of the deceased worker is higher than the surviving spouse's amount if the surviving spouse also receives benefits.

The amount differs based on a few factors. It will depend on the deceased worker's work history and the age of the surviving spouse. The surviving spouse can only get 100% of the deceased worker's benefits if they meet the criteria listed above and wait until their full retirement age to collect. If they decide to take it earlier, the benefits will be permanently reduced. The amount of the deduction depends on the age of the surviving spouse. The earlier the surviving spouse collects benefits, the more the reduction will be.

## **SSDI and Retirement**

If an individual is receiving Social Security Disability and reaches full retirement age, benefits will automatically convert to Social Security retirement benefits. An individual is eligible for retirement benefits as early as age 62. If a person receives retirement benefits and works before they reach their full retirement age, they can work and earn up to \$1,950 per month without any impact on their benefits. After that, benefits will be reduced \$1 for every \$2 they earn.

Once someone reaches full retirement age, there is NO LIMIT on earnings, and a person can work and earn as much as they want without any impact to their benefits. Full retirement age varies based on their year of birth. Full retirement ages can be found at [Full Retirement Age Chart](#).

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