SSDI vs SSI: At a Glance

SSDI

Social Security
Disability Insurance

Provides benefits to disabled persons based on prior earnings and work history

Wait period of 5 months after becoming disabled before you can collect SSDI payments

Maximum benefit amount based on prior income

SSI

Supplemental Security Income

Provides benefits based on financial need, not based on work history

No wait period for SSI payments. Benefits begin on the first of the month that you filed your application

Maximum Federal benefit amount for an eligible individual in 2023 is \$914/month

How To Report Someone To Ssi

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