

# Supplemental Security Income/Social Security Disability Insurance

## Personal Planning for the Future

People assume that services offered by the Social Security Administration are only for older adults. They do not consider applying when they become disabled at a younger age.

### Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI) is a benefit for people who are so severely affected by a disability or medical condition that they are not able to work. A person must have a medical condition or disability that is expected to last at least one year or result in death. In addition, a person must have worked at least ten years or must have become disabled at age 22 or younger. To be eligible, you must pass two different earnings tests:

- Recent Work Test is based on the age at the time you became disabled, and
- Duration of Work Test shows that you worked long enough and paid into Social Security to be eligible for payments.

Other factors used in determining your amount of assistance are if you already receive government assistance and the amount of your average lifetime earnings.

Your family members may also be eligible depending on their age and circumstance. For example, your spouse may be eligible if he/she is 62 years or older. Your children may also be eligible if they are under 16 or have disabilities.



### Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is what most people think of when they hear someone talking about Social Security. SSI is a supplemental income program that helps people meet their basic needs, such as food and shelter. It pays benefits to people who have low income and are 65 or older; are blind; or have a disability. Although seniors who have low incomes and/or disabilities are primary recipients, SSI is also available for young people who have disabilities and/or low income.

The program is not just for adults. Children who can also receive SSI. Eligibility for SSI depends on your income and assets. The maximum income amount varies state-to-state. Some income, such as home energy assistance, shelter from non-profit organizations, and the first \$65 a month you receive from working, does not count towards your income. Some assets are also not counted against you, including the home you live in and the land that it is on.

## Resources

The Social Security Administration runs the SSI and SSDI programs. To learn more about these programs, call **800-772-1213** or visit **<http://ssa.gov>**. To apply, you will need to visit a SSA field office. There are several throughout West Virginia. To find the one closest to you, visit **<http://socialsecurityoffice/locations.org/West-Virginia>**.



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