

SSDI versus SSI: the effects of marriage on benefits

There are two main programs under which the Social Security Administration gives benefits to individuals who have disabilities. The Social Security Disability Insurance program is one and the Supplemental Security Income program is the other.

One of the big differences between these two programs is that the SSI program is needs-based while the SSDI program is not. This, though, is just the leading edge of the differences; there are all manner of ways that these two programs differ in their specifics.

When it comes to initial claims decisions, among the many things these two programs differ in is what the eligibility requirements for benefits are and how the amount of benefits for granted claims is determined.

The differences between these programs not only come into play when a person is applying for benefits, they can also come into play after a person has been granted benefits. For example, what effects major life changes have on continued benefits eligibility can differ quite a bit between the two programs.

Take, for instance, one of the big changes that can happen in an individual's personal life: getting married.

If a person who is receiving SSI benefits gets married, it could potentially negatively impact their benefits eligibility. Their spouse's income and assets, if high enough, could potentially cause the SSI recipient to no longer pass the means-test for SSI and thus no longer be eligible for such benefits.

Meanwhile, a marriage generally will have no negative impacts on an SSDI recipient's eligibility for continued benefits eligibility. Additionally, getting married can also make an SSDI recipient's spouse eligible for benefits.

Understanding the differences between the SSDI and SSI programs can be very important for disabled individuals who are planning to apply for federal disability benefits or who are already receiving federal disability benefits. Knowledgeable disability attorneys can be a good source for helpful explanations of such differences.

Source: Forbes, "[Social Security Q&A: How Will Marriage Affect My Disability Benefit?](#)," Laurence Kotlikoff, March 1, 2015