

How do SSDI and SSI differ?

If you become disabled to the point that you cannot work, you will want to understand your options for obtaining income. This can happen due to a work-related injury, workplace accident or a situation not related to your job at all. As a Pennsylvania resident, you should be educated about two of the common options in these cases""Social Security Disability (SSD or SSDI) and Supplemental Security Income (SSI). Despite the similarity in their names and acronyms, these programs are different in some very key ways.

According to [Social Security](#), SSDI provides financial benefits to people who have made contributions to the Social Security trust fund. These contributions come through employment and are generally taken out of your paychecks. If you are deemed to be disabled or blind and have worked and paid enough to amass benefits, you may be eligible for SSD. The amount of money you may receive will depend upon how much you have earned and paid into the system over time. You dependent child or spouse may also claim your benefits in some cases.

SSI, on the other hand, provides assistance to blind, disabled or elderly people who have little to no other financial resources. This program is funded through taxpayer dollars. The formula for how much money you can receive is based upon a Federal Benefit Rate and any income that you may have at the time.

Depending upon your situation, you may actually qualify for both types of benefits. There are strict guidelines that must be met in order to meet the definition of disabled before your request can be approved. This information is not intended to provide legal advice but general information about Social Security Disability and Supplemental Security Income in Pennsylvania.