

# Social Security Administration

Since its inception in 1935, the Social Security Administration (SSA) has provided benefits for the retired and disabled, as well as their families. SSA currently provides benefits to about 44 million Americans. One out of every three people receiving Social Security benefits is a person with a disability or a dependent or survivor of a worker (many of them also with disabilities).

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are SSA's two disability programs. The disability eligibility criteria for both programs are the same and require that a person have a medically determinable disability that prevents them from working at a substantial level. Additional eligibility criteria for each of the programs follow:

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

This is an insurance program, and in order to qualify, one must meet an insured status test. In other words, the individual must have contributed a sufficient amount to the program through past employment in Social Security covered job(s). Individuals with disabilities who do not have insured status may also qualify as a dependent of an insured worker. The dollar amount of the monthly SSDI benefit received depends on the level of contributions made to the program. Therefore, the amount varies from person to person.

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

This is a program that provides monthly cash benefits for people with disabilities who have limited income and resources. SSI is intended to supplement any other income a person may have to ensure they are afforded a minimum level of monthly income to meet expenses. The amount of earnings a person has from work, as well as any other unearned income they may have from other sources, determines the amount of their monthly SSI cash benefit.

## **Student Earned Income Exclusion**

This allows a person who is under age 22 and regularly attending school to exclude up to \$400 of earned income per month; the maximum annual exclusion is \$1620. The person must be taking classes at a college or university for at least 8 hours per week; or at a high school for at least 12 hours per week. This exclusion is applied before the general income and earned income exclusions.

## **PASS**

This is for SSI recipients who need additional financial resources in order to help them get or maintain employment. This work incentive enables an individual to set aside a portion of their earned income or unearned income (i.e., SSDI) in order to pay for services that will help them achieve their employment goal. A PASS can be written to cover almost anything that is determined work related. Some examples include specialized transportation,

attendant care, uniforms, job coaching services, and safety equipment. A PASS may be written at any time during a person's employment if it is a means for achieving self-support.

For more information contact:

Social Security Administration  
Toll-Free from Anywhere - 1-800-772-1213 or 1-800-288-7185 (TDD)  
Local (Sioux Falls) - (605) 330-4334 or (605) 330-4519 (TDD)

Social Security website - [www.ssa.gov](http://www.ssa.gov)

**References:**

Shelley, R., Hammis, D., and Katz, M. (1999) It Doesn't Take a Rocket Scientist. The University of Montana, Rural Institute.

Work Incentives Transition Network ([www.vcu.edu/rrtcweb/witn](http://www.vcu.edu/rrtcweb/witn))

Dakota Works. Supported Employment: What It is and How to Obtain Services.



Center for Disabilities (605) 357-1439  
1400 West 22<sup>nd</sup> Street 1-800-658-3080 (Voice/TTY)  
Sioux Falls, South Dakota  
57105 [www.usd.edu/cd](http://www.usd.edu/cd)

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