

Social Security and Supplemental Security Income (SSI)

What are the main differences?

There is often confusion about Social Security and Supplemental Security Income (SSI) because you apply for both programs with the Social Security Administration, but the programs are different.

Look at the chart below to help you understand the difference between the two programs:

Social Security	Supplemental Security Income
*Benefits based on earnings	*Benefits based on need
*Financed by employer and wage contributions	*Financed by General Revenues
*No income limit	*Limited income
*No resource limit	*Limited resources
*Must have enough work credits	*No work credits are required
*Medicare	*Medicaid
*Benefit Types: - Retirement (age 62 & older) - Survivor - Disability	*Benefit Types: - Aged (age 65 and older) - Disability (any age, includes children)
*Provides benefits to eligible family members	*No family benefits
*Benefit amount based on average lifetime earnings	*Benefit amount for Florida residents for 2022 is \$841.00 (other income may reduce this amount)
*Where you live or who lives with you does not affect benefits.	*Where you live or who lives with you may affect benefits