Comparing Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

2026 Social Security Administration (SSA) Cost-of-Living Adjustment (COLA) Updates

Table 1: SSI and SSDI Comparison

Table 1: A table comparing SSI and SSDI with 2026 SSA COLA Updates

Benefit	Health Insurance	Earned Income	Unearned Income	Resources

SSI – Supplemental Security Income
 	
Full Federal Benefit Rate:
• **Individual**:
  ○ 2025: $967/month
  ○ 2026: $994/month
• **Couple**:
  ○ 2025**:** $1,450/month
  ○ 2026**:** $1,491/month
	Medicaid	First, $85 is excluded (assuming no unearned income is received).
		
		After exclusions, for every two dollars earned, SSI payment is reduced by one dollar.
		
		Two months retrospective accounting, i.e., what is paid in June will not reduce SSI payment until September.
		
		Work incentives will reduce "countable" earned income.
			Reduces benefit dollar for dollar after the $20 general income exclusion is deducted.
			
			SSI is **not counted** as unearned income.
			
			SSDI **is counted** as unearned income.
				Countable resource limit of $2,000.
				
				Some common resource exclusions:
				• Home person lives in
				• One car
				• Medical equipment
				• Property essential to self-support
				• Final expenses with irrevocable assignment to funeral home
				• Burial space & stone
				• Resources placed in a Special Needs Trust or ABLE Account

SSDI – Social Security Disability Insurance Three kinds: 1. Disabled Worker 2. Disabled Adult Child or Childhood Disability Beneficiary (CDB) 3. Disabled Widow or Widower	24-month waiting period for Medicare CDB - If previously receiving SSI for previous 24 months; most are eligible for Medicaid through "Pass Through"	SSDI is a form of wage replacement. After Trial Work Period (TWP), if countable gross earned income is consistently above Substantial Gainful Activity (SGA), SSDI payment will be suspended and eventually terminated. TWP: 2025 –Exceeds $1,160/month (gross) 2026 –Exceeds $1,210/month (gross) SGA: 2025 - $1,620/$2,700*/month (gross) 2026 - $1,690/$2,830*/month (gross) *For beneficiaries who are statutorily blind by SSA's definition.	Typically, no impact on benefit. Some forms of public disability benefits like worker's comp cause an "offset" to Disability Insurance (DI) benefits. There are a few exceptions to this rule.	No impact on SSDI benefit. If qualifies for Medicare Savings Program due to limited income, there is a resource limit but higher than $2,000. Depending on income, helps to pay for Part B Medicare premium, Part D prescription premium, co-pays, and deductibles.