Difference Between Social Security and SSI

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Key Difference - Social Security vs SSI

Independent agencies in governments of countries operate a number of programs for the benefit of the citizens. Social Security and SSI (Supplemental Security Income) are two such programs offered by the Social Security Administration (SSA) in the United States. The key difference between social security and SSI is that Social Security is a program that provides a number of benefits for persons including retirement income, disability income, Medicare, and death and survivorship benefits whereas SSI (Supplemental Security Income) is a national income program designed to provide assistance to aged, blind, and disabled persons and children who have little or no income to fulfil basic needs.

What is Social Security?

Social security program, officially termed as the Old-Age, Survivors, and Disability Insurance (OASDI), is a program that provides a number of benefits for persons including retirement income, disability income, Medicare, and death and survivorship benefits and is operated by the SSA. The program is primarily funded by Federal Insurance Contributions Act tax (FICA) or Self Employed Contributions Act Tax (SECA).

A person may be eligible to receive retirement income between the ages of 62-70 years of age. The amount of funds received is based on the lifetime earnings. SSA adjusts the actual earnings of the individual to account for changes in average wages since the year the earnings were received. Then Social Security calculates the average indexed monthly earnings during the 35 years in which the earnings is the maximum. Spouses, even if they have limited or non-existent work histories, are also eligible to receive social security benefits. spousal benefits can also be received by a divorced spouse, in case the marriage lasted 10 years or longer.
Currently, the social security program is facing challenges in maintaining the social security program significantly due to longer life expectancies, an increasing population entering retirement age, and inflation.

**What is SSI?**

SSI (Supplemental Security Income) is a national income program in the United States designed to provide help to aged, disabled and blind persons, and children who have little or no income to fulfill basic needs such as food, shelter, and clothing.

SSI was founded in 1974 and is administered by the Social Security Administration (SSA) and is funded by the United States Treasury General Funds. The main intention of this program is to standardize the eligibility criteria in order to provide assistance for the most needed. The program was restructured, and the new federal program was incorporated into Title XVI of the Social Security Act. The eligibility criteria may change over time, and the latest overall requirements are as per below.

**Aged**

- Individuals of age 65 or older
Disabled

- Those above the age of 18 years
- Inability to do any substantial gainful activity; and
- Can be expected to result in death; or
- Have a medically determinable physical or mental impairment which is expected to last or has lasted at least 12 continuous months
- Those below the age of 18 years
- Results marked and severe functional limitations; and
- Can be expected to result in death; or
- Have a medically determinable physical or mental impairment which is expected to last or has lasted at least 12 continuous months

Blind

- Have a central visual acuity of 20/200 or less in the better eye with use of a correcting lens; or
- Have a visual field limitation in the better eye, such that the widest diameter of the visual field subtends an angle no greater than 20 degrees

![SSI statistics](image)
What are the similarities between Social Security and SSI?

- Both social security and SSI are programs of SSA.

What is the difference between Social Security and SSI?

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<th>Social Security vs SSI</th>
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<td>Social Security is primarily funded by tax acts of FICA and SECA.</td>
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<td>SSA provides retirement benefits under social security.</td>
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Summary - Social Security vs SSI

The difference between social security and SSI can be mainly distinguished by considering their aims. Social security is mainly concerned with retirement benefits while SSI is designed to assist persons and children in fulfilling their basic needs. SSA provides a number of welfare and development programs to US citizens where social security and SSI takes priority. The organization has documented clear guidelines for eligibility criteria in order to ensure an equitable service is provided throughout the country.
References:


Image Courtesy:

1. "Medicare & Social Security Deficits Chart" By Farcaster (talk) 23:13, 11 September 2008 (UTC) - GAO Fiscal Briefing (Public Domain) via Commons Wikimedia

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