

# UNEMPLOYMENT BENEFITS AND CASH BENEFITS FROM SOCIAL SECURITY

## Will an unemployment benefit impact my cash benefit from Social Security?

It Depends.



- **Yes for SSI.** SSI is a needs-based program. It is paid for through the general tax fund and is focused on people who are low income and may not otherwise be able to pay for their basic needs of food and shelter. It is intended to provide supplemental support, which is why it is called *Supplemental* Security Income. Unemployment benefits will impact these cash benefits, as the unemployment dollars are available to the individual for supporting their basic needs.



- **No for SSDI, SSCDB and SSDWB.** They are Social Security Insurance Programs. Benefits are paid through the Social Security Trust Fund, much the same as Social Security Retirement funding. Individuals, along with their employers, pay into the Social Security Trust Fund throughout their working years, in order to be able to have this funding, when they are of retirement age, or when they meet other qualifying factors, such as if they or their dependents become disabled. Unemployment benefits are not reflective of whether the individual has a qualifying disability for this insurance program. Therefore, unemployment benefits will not impact payment of these benefits.

## GLOSSARY OF TERMS

**SSI**—Supplemental Security Income, also known as Title XVI

**SSDI**—Social Security Disability Insurance, a Title II benefit

**SSCDB**—Social Security Childhood Disability Beneficiaries (formerly SSDAC, or Social Security for the Disabled Adult Child), a Title II benefit

**SSDWB**—Social Security Disabled Widow/Widower Benefits, a Title II benefit

**Title II**—References a section of the Social Security Act, which defines provisions for Social Security Funded Benefits

**Title XVI**—References a section of the Social Security Act which defines provisions for Social Security low income payments for those who are Aged, Blind, or Disabled. The payments are funded through the General Tax Fund.