

# How Your Supplemental Security Income Changes with Earnings



**Quick Look:** SSI recipients who are working are still eligible to receive SSI if they continue to have a disability and meet other requirements (such as income and resource limits). When working, the SSI payment will gradually decrease by approximately \$1 for every \$2 increase in earnings.

If you are working, continue to have a disability, have resources under \$2,000 (for an individual), and are receiving Supplemental Security Income (SSI), the Social Security Administration (SSA) will allow you to continue to be eligible for SSI and will gradually reduce your SSI cash payment as your earnings increase. The amount of your adjusted SSI check will depend on your total countable income (which includes earned and unearned income). Whenever your earnings increase or decrease, your SSI payment will be adjusted.

## How It Works

SSA relies on a Countable Income Formula to determine your SSI payment. Using the formula, SSA will apply some exclusions to your income and earnings. As a result, your payment will be higher than it would be if SSA didn't use the formula.

Here's how the Countable Income Formula works: As SSA calculates your benefits, it will first deduct a \$20 General Income Exclusion from your income or earnings and then deduct a \$65 Earned Income Exclusion from your earnings. After applying these exclusions, they will then count half of the remainder of your earnings to calculate your new SSI payment. That's beneficial to you, because it means SSA is counting less than half of your earnings when it calculates your monthly benefits.

In addition, there are other work incentives that may be applied to your individual situation and deducted from your earnings in calculating your new SSI payment.

The amount of your SSI check will gradually reduce as your earnings from work grow. Eventually, with increased earnings, you may reach something called the break-even point, when your total countable income reduces your SSI payment to zero. Keep in mind, though, **when SSI recipients with disabilities work, they usually find they have more money available because of the Countable Income Formula.**

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A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison can help you understand how total countable income is applied and explore any additional work incentives that may be applicable to you. They can also show you how the break-even point is figured and inform you of other factors involved with this work incentive.

**For general information:**

### **Indiana Works**

*Indiana's Work Incentive Planning and Assistance Program*

**Northern and Central Indiana:**

**1-855-641-8382** (toll free)

or

**Southern Indiana:**

**1-888-908-7992** (toll free)

**For the Benefits Information Network:**



<https://www.iidc.indiana.edu/cclc>

**812-855-6508**

*The Social Security Administration, Office of Employment Support Programs, has reviewed this information for accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.*