

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 as earnings increase by approximately \$1 for every \$2 earned.

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

By applying some exclusions to your income and earnings, SSA will gradually reduce your SSI check as your earnings from work grow.

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 in calculating 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. As a result, SSA won't drastically reduce your benefits as you begin earning more.

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.

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 that they have more money available because of the countable income formula.**

Continued on page 2.

How Your SSI Changes with Earnings

Continued from page 1.

A trained 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:

1-800-206-6610 (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.