SSI recipients can continue to be eligible to receive SSI checks when working if they still 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.

How It Works

SSA will gradually reduce your SSI check as your earnings from work increase. This is done by applying some exclusions to your income and earnings.

As they calculate your benefits, SSA 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 that 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 money.

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, your total countable income may reach a point called the Break Even Point. This amount is figured when your total countable income will reduce your SSI payment to zero, but, even then, you will probably remain on the SSI roles.

When SSI recipients with disabilities work, they usually find that they have more money available, because of the countable income formula.

A trained Community Work Incentives Coordinator or an Indiana Benefits Information Network 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.

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