Topic: SSI Work Incentives

The Myth:
If I work more than 15 hours per week, I’ll lose my benefits.

The Reality:
There are many work incentives available to help people who receive Supplemental Security Income increase their earnings. Here are a few examples:

When you begin working, your Supplemental Security Income (SSI) check will be adjusted based on the amount you earn. The Social Security Administration (SSA) uses a countable income formula to decide how much SSI you will receive.

First, there is a $20 General Income Exclusion, which may be applied to unearned income such as Social Security Disability Insurance (SSDI). Next, they disregard $65 of earned income. Then, SSA divides your adjusted monthly gross earnings in half to come up with the amount of income they count when deciding the amount of SSI you will receive.

Here’s an example:

$701 Monthly Gross Earnings
  — $20 General Income Exclusion
  — $65 Earned Income Disregard
  = $616
Divided by 2
$308 Countable Earned Income

$698 Monthly Benefits Before Working
  — $308 Countable Earned Income (from above)
  = $390 New Monthly SSI Benefit

$701 Monthly Gross Earnings
+$390 New Monthly SSI Benefit
= $1,091 New Monthly Income

In this example, your SSI check would only be reduced by $308 using the countable income formula. If you received the Federal Benefit Rate of $698 before you began working, your
new benefits check would be $390. When you include the earnings from your new job, your monthly income has actually increased from $698 to $1,091.

This is just an example. Your actual monthly income will depend on what you earn each month at work. The important thing to remember is: **When you receive SSI, the more you earn at work, the greater your monthly income.**

There are other work incentives that you may be able to use to lower the amount of earnings that SSA counts. One of these is an **Impairment-Related Work Expense** (IRWE). If you have out-of-pocket expenses that are related to your disability and are necessary for you to work, such as medication co-pays or special transportation, SSA may consider these costs an IRWE.

Other incentives that may lower countable earnings include **Blind Work Expense, Student Earned Income Exclusion**, and a **Plan to Achieve Self Support**. Remember, not every work incentive applies to every person.

To find out more about these and other work incentives, go to the Indiana Disability Benefits and Work website at www.iidc.indiana.edu/disabilitybenefitsandwork.