How Your SSI Payment Changes with Your Earnings

2026 Fact Sheet on Work Incentives

What it is:

- Supplemental Security Income (SSI) recipients can continue to be eligible to receive SSI payments when working if they still have a disability and meet other requirements, such as income and resource limits.
- When working, SSI cash will gradually decrease as earnings increase by approximately $1 for every $2 earned.

How it helps:

If you are working, continue to have a disability, have resources under $2,000, and are receiving SSI, the Social Security Administration (SSA) will allow you to continue to be eligible for SSI and will gradually reduce your SSI cash payment with earnings.

The amount of your adjusted SSI payment will depend on your total countable income (earned and unearned). Whenever your earnings increase or decrease, your SSI payment will be adjusted.

How it works:

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

SSA will first deduct a $20 General Income Exclusion from your earnings and then deduct a $65 Earned Income Exclusion from your earnings. After applying these exclusions, SSA will count half of the remainder of your earnings in calculating your new SSI payment.

In addition, other work incentives may be applied to your situation and deducted from your earnings in calculating your new SSI payment. Eventually, with increased earnings, your total countable income may reach the Break Even Point. This amount is reached when your total countable income reduces your SSI payment to zero.

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

A trained Community Work Incentives Coordinator can help you understand how total countable income is applied and explore additional work incentives that may apply.

How to find more information and help:

Kentucky Disability Benefits 101
Ticket to Work Helpline
1-866-968-7842
Work Incentives Planning & Assistance (WIPA)

Center for Accessible Living
844-689-6620 (voice)
888-813-8652 (TTY)
wipa@calky.org

WIPA Goodwill Industries of Kentucky
866-336-3316 (voice)
866-833-2976 (TTY)
workincentives@goodwillky.org

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.