

2025 Adjustment to Supplemental Security Income (SSI) Payments of Persons with Disabilities as a Result of Employment

In 2025, the maximum SSI payment is \$967/month and \$648/month if living in the home of someone else furnishing room and board. It is not true the SSI payment will automatically be terminated when the beneficiary goes to work. Instead, when a person receives a paycheck as a result of employment, adjustments will be made according to the following chart resulting in more income for the beneficiary when working.

| SSI Payment | You Earn | SSI Offset | SSI Payment Amount | Financial Outcome |
|-----------------|-------------------|--------------------|--------------------|----------------------|
| \$967 per month | \$0 per month | \$0 per month | \$967 per month | \$967 per month |
| \$967 per month | \$400 per month | \$157.50 per month | \$809.50 per month | \$1,209.50 per month |
| \$967 per month | \$480 per month | \$197.50 per month | \$769.50 per month | \$1,249.50 per month |
| \$967 per month | \$560 per month | \$237.50 per month | \$729.50 per month | \$1,289.50 per month |
| \$967 per month | \$640 per month | \$277.50 per month | \$689.50 per month | \$1,329.50 per month |
| \$967 per month | \$680 per month | \$297.50 per month | \$669.50 per month | \$1,349.50 per month |
| \$967 per month | \$760 per month | \$337.50 per month | \$629.50 per month | \$1,389.50 per month |
| \$967 per month | \$840 per month | \$377.50 per month | \$589.50 per month | \$1,429.50 per month |
| \$967 per month | \$920 per month | \$417.50 per month | \$549.50 per month | \$1,469.50 per month |
| \$967 per month | \$1,000 per month | \$457.50 per month | \$509.50 per month | \$1,509.50 per month |
| \$967 per month | \$1,200 per month | \$557.50 per month | \$409.50 per month | \$1,609.50 per month |

- The Kentucky threshold amount = \$45,921 in 2024 (Threshold for 2025 will be announced in January of 2025)
- Your adjusted payment may vary slightly depending on a) the number of weeks in preceding months, and b) the time lag between receipt of information by Social Security.
- All above earnings are calculated on a 4-week month
- Minimum wage = \$7.25 per hour

Revised November 21, 2024

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| SSI Payment | You Earn | SSI Offset | SSI Payment Amount | Financial Outcome |
|--------------------|-----------------|--------------------|--------------------|---------------------|
| \$648.00 per month | \$0 per month | \$0 per month | \$648.00 per month | \$648.00 per month |
| \$648.00 per month | \$160 per month | \$37.50 per month | \$610.50 per month | \$770.50 per month |
| \$648.00 per month | \$240 per month | \$77.50 per month | \$570.50 per month | \$810.50 per month |
| \$648.00 per month | \$320 per month | \$117.50 per month | \$530.50 per month | \$850.50 per month |
| \$648.00 per month | \$400 per month | \$157.50 per month | \$490.50 per month | \$890.50 per month |
| \$648.00 per month | \$480 per month | \$197.50 per month | \$410.50 per month | \$970.50 per month |
| \$648.00 per month | \$560 per month | \$237.50 per month | \$391.50 per month | \$951.50 per month |
| \$648.00 per month | \$640 per month | \$277.50 per month | \$370.50 per month | \$1010.50 per month |
| \$648.00 per month | \$700 per month | \$307.50 per month | \$340.50 per month | \$1040.50 per month |

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- All above earnings are calculated on a 4-week month
- Minimum wage = \$7.25 per hour
- For further information and assistance, be sure to contact your local [Social Security](#) Office.