

THE TRUTH ABOUT WORKING WHILE RECEIVING SSI IN 2025



SSI Provides...

Supplemental Income in an amount up to \$967 per month for a single person (\$1,450 for a married couple) and health insurance through Medicaid.



You can work and earn money while receiving SSI!

The first \$85 you earn each month does not change your SSI benefit. After that you get to keep:



fifty cents of your SSI for every one dollar earned!



If your only income is from SSI and your job, when your paycheck reaches \$2,019 per month, your SSI cash benefit will stop. But you will still receive Medicaid until your income reaches Kentucky's threshold amount.



Kentucky's current threshold income is \$44,078 per year!

STABLE Kentucky accounts provide financial independence and empowerment for individuals with disabilities by dramatically increasing the ability to save and invest. STABLE Kentucky allows individuals with disabilities (whose disability occurred before the age of 26) to save and invest up to \$19,000 annually without affecting eligibility for SSI and Medicaid. People who work may currently be able to save up to an additional \$14,580 per year. Open an account online with an initial investment of only \$25.00 at www.stablekentucky.com

IF SSI IS YOUR ONLY CASH BENEFIT, YOU WILL ALWAYS HAVE MORE MONEY TO SPEND BY WORKING!