

2026 Adjustment to Supplemental Security Income (SSI) Payments of Persons with Disabilities as a Result of Employment

In 2026, the maximum SSI payment is \$994/month and \$666/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.

Table 1: Adjustments to SSI Payments as a Result of Employment

Table 1: This table shows adjustments made to SSI payments when the beneficiary goes to work.

SSI Payment	You Earn	SSI Offset	SSI Payment Amount	Financial Outcome
\$994 per month	\$0 per month	\$0 per month	\$994 per month	\$994 per month
\$994 per month	\$400 per month	\$157.50 per month	\$836.50 per month	\$1,236.50 per month
\$994 per month	\$480 per month	\$197.50 per month	\$796.50 per month	\$1,276.50 per month
\$994 per month	\$560 per month	\$237.50 per month	\$756.50 per month	\$1,316.50 per month
\$994 per month	\$640 per month	\$277.50 per month	\$716.50 per month	\$1,356.50 per month
\$994 per month	\$680 per month	\$297.50 per month	\$696.50 per month	\$1,376.50 per month
\$994 per month	\$760 per month	\$337.50 per month	\$656.50 per month	\$1,416.50 per month
\$994 per month	\$840 per month	\$377.50 per month	\$616.50 per month	\$1,456.50 per month
\$994 per month	\$920 per month	\$417.50 per month	\$576.50 per month	\$1,496.50 per month
\$994 per month	\$1,000 per month	\$457.50 per month	\$536.50 per month	\$1,536.50 per month
\$994 per month	\$1,200 per month	\$557.50 per month	\$436.50 per month	\$1,636.50 per month

- The Kentucky threshold amount = \$48,099 in 2026
- 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

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Table 2: Adjustments to SSI Payments as a Result of Employment if Beneficiary lives in the home of someone else furnishing room and board.

Table 2: This table shows adjustments made to SSI payments if the beneficiary goes to work and lives in the home of someone else, furnishing room and board.

SSI Payment	You Earn	SSI Offset	SSI Payment Amount	Financial Outcome
\$666.00 per month	\$0 per month	\$0 per month	\$666.00 per month	\$666.00 per month
\$666.00 per month	\$160 per month	\$37.50 per month	\$628.50 per month	\$718.50 per month
\$666.00 per month	\$240 per month	\$77.50 per month	\$588.50 per month	\$828.50 per month
\$666.00 per month	\$320 per month	\$117.50 per month	\$548.50 per month	\$868.50 per month
\$666.00 per month	\$400 per month	\$157.50 per month	\$508.50 per month	\$908.50 per month
\$666.00 per month	\$480 per month	\$197.50 per month	\$468.50 per month	\$948.50 per month
\$666.00 per month	\$560 per month	\$237.50 per month	\$428.50 per month	\$988.50 per month
\$666.00 per month	\$640 per month	\$277.50 per month	\$388.50 per month	\$1028.50 per month
\$666.00 per month	\$700 per month	\$307.50 per month	\$358.50 per month	\$1058.50 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.