



How Your SSI Payment Changes with Your Earnings

2020 Fact Sheet on Work Incentives

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

How It Helps You:

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 check will depend on your total countable income (which includes earned and unearned income). Whenever your earnings increase or decrease, your SSI payment will be adjusted.

How It Works:

SSA will gradually reduce your SSI check 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 income or earnings, and then deduct a \$65 Earned Income Exclusion from your earnings. After applying these exclusions, they will then count half of the remainder of your earnings in calculating your new SSI payment.

In addition, there are other work incentives that may be applied to your individual situation and deducted from your earnings in calculating your new SSI payment. Eventually, with increased earnings, your total countable income may reach a point called the Break Even Point. This amount is figured when your total countable income will reduce your SSI payment to zero, but, even then you will probably remain on the SSI roles.

When SSI recipients with disabilities work, they usually find that they 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 any additional work incentives that may be applicable to you. They can also show you how the Break Even Point is figured, and inform you of other factors involved with this work incentive.

For more information and support on your work incentives, contact:

**Center for
Accessible Living
Louisville, KY
888-813-8497—
Louisville
888-261-6194—
Murray
888-813-8652 (TTY)**

**Goodwill Industries
of KY
Lexington, KY
866-336-3316 (voice)
866-833-2976 (TTY)**

The information contained in this fact sheet has been reviewed by the Social Security Administration, Office of Employment Support Programs for Accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.