

Fact Sheet - Supplemental Security Income (SSI)

Also known as “Title 16” benefits

Facts about SSI:

- **Basic Eligibility:** A potential beneficiary must have a disability that impacts his or her ability to work and earn money. He or she must also demonstrate a financial need for the SSI benefit.
- If an individual has resources that add up to more than \$2000 (\$3000 for a married couple) at any time, he or she is not eligible for an SSI benefit.
- A person receiving the full amount of SSI benefit will receive \$733 in 2016.
- Additional income in a household may lead to a decrease in SSI benefit amounts.
- The amount of an SSI benefit is impacted by most other sources of income.
- Income is counted by adding the total, before taxes are removed, of any paychecks the beneficiary receives during the month.
- Income from employment impacts the SSI check a beneficiary receives two SSI checks after the month the income is actually paid to the beneficiary.

SSI and Employment Earnings

- SSI benefit amounts are based on financial need. As a result, when an individual receives SSI and begins earning money, his or her SSI benefits are impacted by earnings.
- The first \$65 of earned income does not impact the SSI check. An additional \$20 of income from any source is also excluded.
- After the \$65 and \$20 exclusions are subtracted, every two dollars remaining results in one less dollar of SSI.

- The decrease in SSI will **never** be more than the increase in income from earnings from work.

Example

Bill receives the full federal benefit of \$733 from SSI and goes back to work. He is paid \$485 (before taxes) from two paychecks he receives from the job. Social Security would calculate his SSI benefit as follows:

Part 1:

Earnings from Work =	\$485
	-65
	<u>-20</u>
Subtotal	\$400
Divided by 2=	\$200

Total income to be counted in new SSI check calculation = **\$200**

Part 2:

New SSI Check Calculation	
Federal Benefit Rate	\$733
Minus \$200 from above calculation	<u>-200</u>
New SSI Check	\$533
Plus Earnings from work	<u>485</u>
New Total Income	\$1018 – tax

Figure 1: Bill's Income Before and After Working

