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
- ______ -20
- 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 ______ -200
- **New SSI Check** = $533
- Plus Earnings from work ______ 485
- **New Total Income** = $1018 – tax

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**Figure 1: Bill’s Income Before and After Working**

![Graph showing income before and after work](image_url)