How Work Impacts SSI
2018 Fact Sheet on SSI Work Incentives

How Does Working Affect My SSI Cash Payment?

People with SSI usually have more money when working because Social Security counts <u>less than half</u> of what you earn (before taxes). They reduce your SSI by $1 for every $2 you earn (but each month the first $20 of any income and another $65 of job income don't count). There are other income exclusions that might lower your countable income when working. You must continue to have a disability and resources under $2,000 ($3,000 if married).

How Much Money Do I Want To Have Each Month?

The side example shows how monthly income is higher when you work. The light colored bar is your SSI and the darker colored bar is your job income. As you can see, you typically have more income the more you earn at a job.
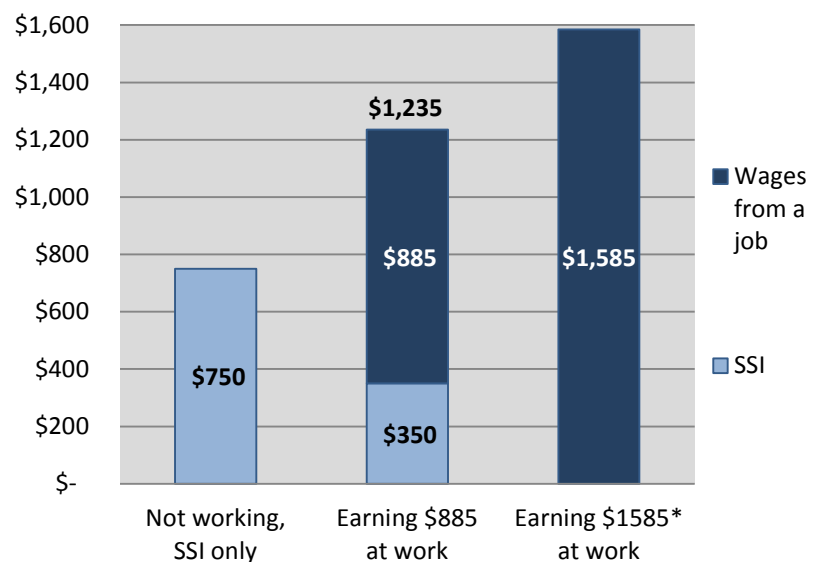
Do I Need to Tell Social Security & DHHS I'm Working?

Yes. You must report paystubs to Social Security every single month so they can adjust your SSI. If you don't report your earnings, you will end up with an overpayment. You also need to send paystubs to DHHS. If your job ends, give Social Security and DHHS a letter from your former employer with the date the job ended.

Working Means More Money

note: this example assumes no other income exclusions
*SSI payment can return if earnings go down

Can Someone Help Me With This?

Yes! A Community Work Incentives Coordinator (CWIC) from Maine Medical Center Department of Vocational Services can help you understand how total countable income is calculated, including the break-even point (how much you'd have to earn to turn your SSI to $0), and other work incentives that may apply to you. We can also help you project your total financial outcome. You may also contact your local Social Security office for assistance.

Maine Medical Center — MaineHealth

Department of Vocational Services • Benefits Counseling Services
A free service that helps Maine people on Social Security disability benefits understand how working impacts benefits
1-888-208-8700 • www.benefitsandworkinme.org