

SUPPLEMENTAL SECURITY INCOME (SSI)



This brief overview of basic work incentives does not include everything you might need to know when considering how work may affect your benefits. Ask your Vocational Rehabilitation Counselor to connect you with Utah Work Incentives Planning Services (UWIPS) for guidance about your situation.

● How does work affect my Social Security disability benefits?



How work affects your benefits depends on which benefits you are receiving. There are four different kinds of Social Security disability benefits: three are based on someone having paid into the Social Security system through payroll taxes (SSDI, CDB, or DWB) and one is

based on having low income and assets (SSI). **This handout only covers the rules for how work affects Supplemental Security Income (SSI) — the needs-based benefit.** The rules for how work affects Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CDB) and

Disabled Widows(ers) Benefits (DWB) are different from the rules for how income and assets affect SSI. If you receive SSDI, CDB, or DWB, please refer to our SSDI, CDB and DWB handout to learn how work affects those benefits. *(Note: You may receive more than one kind of benefit.)*

● What is Supplemental Security Income (SSI)?

SSI is a needs-based benefit intended for those who are aged, blind or disabled who have little or no income and resources (i.e., assets less than \$2,000 for an individual, or \$3,000 for couples) and no significant work history.

SSI ASSET LIMITS

\$2,000 for individuals

\$3,000 for couples

● What do I need to know about SSI?

- In 2020, the maximum amount of SSI you can receive is \$783/month. If you are a couple and both recipients of SSI, the maximum amount is \$1,175/month.
- SSI helps supplement your basic living expenses, such as food and shelter. You may get a reduced amount of SSI if you do not have food and shelter costs, or if you get help paying certain living expenses.
- Because SSI is a needs-based program, almost any income you have could affect your SSI; but, different kinds of income affect SSI in different ways.
 - Money not from work will reduce SSI close to dollar-for-dollar, while money from work will reduce your SSI by a little less than half of what you earn.
- If you are eligible for SSI, you are also eligible for Medicaid. *(Note: In Utah, you need to apply separately for Medicaid.)*





Working Usually Means More Money



● What happens to my SSI cash payment when I work?

Typically, your SSI cash payment will decrease by a little less than half of what you earn.

- For example, if you have no other income and earn \$685/month, your SSI will decrease by \$300. You will then have an SSI cash payment of \$483/month. This will typically result in a greater total monthly income in months you are working.

Even though your SSI will decrease when you work, **your earnings will usually more than replace what you lose in SSI.**

- For example, if you earn \$685/month and also receive \$483/month from SSI, you will have \$1,168 in total monthly income. This gives you **\$385 more income in a month you earn \$685** than in a month you are not working.

● Will I lose my Medicaid benefits if I work?

- You can earn up to \$34,774/year, or \$2,897/month, in Utah (as of 2020) and still be eligible for Medicaid and your connection to the SSI program.*

**Assuming you continue to meet all of the other SSI disability and asset criteria, and it was work that reduced your SSI payment to zero*





Main Things to Remember About SSI and Working

- You will usually have more total monthly income in months you are working.
- You will usually keep your Medicaid eligibility and your connection to the SSI program, even if you earn too much to receive an SSI cash payment.

● How will Social Security know that I am working?

YOU NEED TO TELL THE SOCIAL SECURITY ADMINISTRATION YOU ARE WORKING!

● What do I need to report?

- Your total gross monthly earnings
 - At the beginning of every month, add up all of the gross earnings you were paid the month before and report your total gross monthly earnings.



TIP — Put your name and Social Security Number on every page you give to Social Security

● How do I report my earnings?

- Through the SSI Mobile Wage Reporting app
- Online at mySocialSecurity.gov
- Call, mail, or fax pay stubs and work incentive information to the Social Security Administration

● After I report my earnings, how long before my SSI check is affected?

Your SSI check is usually on a two-month lag. Whatever income you receive this month will usually affect your SSI check two months from now. **The amount of SSI you are receiving in the current month is usually based on your income from two months ago.** As a result, if you stop working, it may be two months before your SSI goes up again, so you may want to have some savings in place.

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct
Work	\$0	\$0	\$685	\$685	\$685	\$685	\$685	\$0	\$0	\$0
SSI	\$783	\$783	\$783	\$783	\$483	\$483	\$483	\$483	\$483	\$783
Total	\$783	\$783	\$1,456	\$1,456	\$1,156	\$1,156	\$1,156	\$483	\$483	\$783

● Am I allowed to save money while I receive SSI?

You can have up to \$2,000 in combined resources (\$3,000 if married) when you are receiving SSI. Social Security will look at whatever your combined savings and resources are on the first day of the month.

- Some assets don't count towards the \$2,000 resource limits (for example, one vehicle, one house you are living in, personal household goods).

You may also be able to utilize a special needs trust or an ABLÉ account to save money. (Go to ablenrc.org for more information about ABLÉ accounts).



Note: This handout gives general SSI information that applies to single individuals aged 18 and older, and may not apply to every income or living situation.

Other things that could affect SSI:

- Unearned income (for example, SSDI, CDB, regular gifts, portion of spouse's income)
 - For example, if you are married, your spouse's income and assets could affect your SSI and should also be reported to the Social Security Administration.
- Eligibility for additional work incentives (for example, Student Earned Income Exclusion, Impairment Related Work Expenses)
- Living situation
- Overpayments

Parents' or guardians' income and assets can affect SSI cash payments for individuals younger than 18.



HOW CAN I LEARN MORE?

For general information about how work affects your Social Security disability benefits:

- Call the Ticket to Work help line at 866-968-7842 / 866-833-2967 (TTY), Monday through Friday from 8 a.m. – 8 p.m. (EST)
- Attend a free Work Incentive Seminar Event (WISE) webinar at choosework.ssa.gov/wise

For specific information about how work may affect your Social Security disability benefits and other public benefits (e.g., Medicare, Medicaid, housing):

- If you are already a client, ask your Vocational Rehabilitation Counselor to refer you to the Utah Work Incentive Planning Services (UWIPS)
- If you are not yet a client of Vocational Rehabilitation, complete and submit a UWIPS referral form. You can get a referral form by calling 801-887-9530 or by going to jobs.utah.gov/usor/uwips

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