



Disability Law Center's Self-Advocacy Materials

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Benefits

This document is designed for people with disabilities. The information is about your legal rights and how to advocate for yourself as a resident in Massachusetts.

Contact us to request this information in an alternative format.

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Funding

DLC receives funding from government grants, private foundations, and individual contributions. For details about our funding and programs, please visit:

<http://www.dlc-ma.org/about/funding/>

SSI and Work

You Will Learn About:

- How work affects SSI eligibility

This document includes general information about legal issues and is intended to be used for informational purposes only. These informational materials should not be taken as legal advice, and do not create an attorney-client relationship. The outcome of any particular matter will depend on a variety of factors. For specific legal problems you would need to contact an attorney.

I Receive SSI Benefits. What Happens If I Work?

Will I still be eligible for SSI if I work?

Your pay from work will reduce your SSI benefit amount. If your pay is large enough it could make you ineligible for SSI. What happens to your SSI benefit when you work will depend on how much money you make at work and how many deductions apply to you. The good news is that every SSI recipient is eligible for at least one large deduction. See the information below for the deductions that might apply to you.

Earned Income Deduction

This deduction applies to all SSI recipients who work. The effect of this deduction is that about half of gross monthly pay counts to reduce your SSI benefit. Your gross pay is your pay before taxes are taken out. The actual deduction is \$65 plus half of the rest. You can also generally take the \$20 general income deduction.

Here is an example: Maria receives \$750 per month in SSI. She takes a part-time job that pays \$885 per month. To see the effect of this amount of gross pay, you first deduct the \$65 and the \$20 general income deduction. ($\$885 - \$85 = \$800$). Then you deduct half of the rest. ($\$800$ divided by 2 = \$400) Then you subtract this result from the SSI benefit. $\$750 - \$400 = \$350$. In this example, Maria has \$885 per month in gross earnings and still has \$350 per month SSI.

If you are self-employed, you apply the Earned Income Deduction to your net self-employment income.

Impairment Related Work Incentives (IRWEs) Deduction

IRWEs are costs for disability-related items and services that you need to pay for so you can work. Examples can include medical treatment, prescription drugs, some kinds of transportation, and personal care services. You must have worked in the month you paid for or were billed the IRWE. The cost must be out of pocket to you, meaning that the costs are not paid for by insurance or reimbursed by anyone. You must show Social Security receipts for these costs. IRWEs accepted by Social Security will be an additional deduction from your gross pay before your earnings reduce your SSI benefit. IRWE deductions are in addition to the Earned Income Deduction.

Blind Work Expenses (BWEs)

If you are eligible for SSI due to Blindness, you can use the BWE Deduction, in addition to the Earned Income Deduction and Impairment Related Expense Deduction. BWEs can include service animal expenses, transportation to and from work, taxes, attendant care services, visual aids, translation of materials into Braille, lunches at work, and professional association dues.

Student Earned Income Deduction (SEIE)

The SEIE is an additional deduction for SSI recipients who are under age 22 and regularly attending school. In 2018, the student earned income deduction is \$1820 per month, up to a maximum of \$7350 per calendar year. These amounts change each January with the Cost of Living Allowance that increases your SSI benefit.

Attending school means junior or senior high school, college, or a training program designed to result in work.

To get this deduction from your pay, you must show Social Security that you are regularly attending school.

The SEIE deduction is in addition to other permitted earned income deductions

Will SSI count my gross earnings or my net earnings (take home pay)?

If you are an employee, SSI will take the earnings deductions you are eligible for from your gross pay.

What income will SSI count if I am self-employed?

If you are self-employed, SSI will take the deductions you are eligible for from your net self-employment income.

Must I tell Social Security when I work and how much money I make?

Yes, it is your duty to report your work and pay to Social Security every time there is a change. It is important to make these reports right away so that Social Security can pay you the right amount of SSI. Regular reporting helps avoid large overpayments. Ask Social Security about how you can report your pay.

Some SSI recipients can report their pay by phone. Talk to Social Security whether you can report your pay by phone.

Social Security will send you a receipt when you report earnings. You should keep these receipts in your records.

It is also important to keep good records of your jobs and pay.

SSI Information on Social Security's website

Social Security has many useful booklets on its website. Most are available in languages other than English. To see all the booklets and the languages and alternative formats available see:

<https://www.ssa.gov/pubs/>

Here are links to booklets on reporting your pay

Reporting Your Wages When You Receive SSI

<https://www.ssa.gov/pubs/EN-05-10503.pdf>

What You Need to Know When You Receive SSI

<https://www.ssa.gov/pubs/EN-05-11011.pdf>