

WORKING WHILE RECEIVING SUPPLEMENTAL SECURITY INCOME (SSI)

CAN YOU WORK WHILE RECEIVING SUPPLEMENTAL SECURITY INCOME?

Yes. If you receive SSI, income from work performed each month will be deducted from your monthly SSI benefits.

You should report any earned income to the Social Security Administration. You should report your gross income (before taxes). Failure to do so will result in an overpayment, and you will owe money back to the Social Security Administration. In rare circumstances, the Social Security Administration may believe you committed fraud and could investigate you for criminal prosecution.

IF I WORK, HOW MUCH MONEY WILL BE WITHHELD FROM MY SSI CHECK?

If you work while receiving SSI benefits, the Social Security Administration will disregard the first \$65 you earn plus one-half of the remaining portion of your monthly earnings. Here are some examples:

Example #1 – Suppose you usually receive monthly SSI checks of \$1,040 (the maximum monthly SSI benefit as of 2022). If you earn \$65 or less in a given month from wages, you will still receive your regular \$1,040 check. Your SSI check stays the same because the Social Security Administration disregards the first \$65 of earned income when calculating your monthly benefit amount.

Example #2 – Now, suppose you usually receive monthly SSI checks of \$1,040. If you earn \$165 in a given month from wages, you will receive an \$990 check. The Social Security Administration disregards the first \$65 of earned income when calculating your monthly benefit amount, leaving you with \$100 of earned income. Before deducting this amount from your monthly benefit check, they cut that number in half. Therefore, the total amount to be deducted from your check would be \$50. If you subtract \$50 from your regular monthly check of \$1,040, you are left with \$990.

HOW SHOULD I REPORT MY EARNINGS TO SOCIAL SECURITY?

Make copies of every pay stub you receive and drop them off at your local Social Security Office every month. You should make a second copy of the pay stubs for you to keep. Ask Social Security to stamp your copy received so you have proof.

WHEN WILL SOCIAL SECURITY REDUCE MY CHECK FOR EARNINGS?

Social Security is slow to process changes in your benefits. It generally takes 2 months for them to lower your check after you report wages. For example, if you turn in your January paystubs, your March SSI check will be reduced according to what you earned in January.

WHAT EXPENSES CAN BE DEDUCTED FROM EARNINGS?

Social Security will deduct work expenses related to your disability from your earnings before they calculate your monthly income. These expenses may include the cost you pay for any item or service you need to work. Examples of possible item deductions: a seeing-eye dog, prescription drugs, transportation to and from work (under very specific conditions), counseling services, cost of co-pays, a personal attendant or job coach, a wheelchair, or any specialized work equipment.

WHEN WILL SSI TERMINATE MY BENEFITS FOR WORKING?

Remember, if you are getting SSI because you are disabled, Social Security has determined that you are unable to work. If you engage in substantial gainful activity (SGA), Social Security may terminate your benefits. As of 2022, if you earn \$1,350 or more (gross before taxes) in one month, you are presumed to be engaging in SGA.

CAN YOUR MEDI-CAL COVERAGE CONTINUE EVEN IF YOU MAKE TOO MUCH MONEY TO RECEIVE SSI CASH PAYMENTS?

Yes, your Medi-Cal coverage can continue, even if your earnings and your other income become too high for an SSI cash payment. To qualify, you must:

- Have been eligible for an SSI cash payment for at least one month;
- Still be disabled;
- Still meet all other eligibility rules, including the resources test;
- Need Medi-Cal in order to work; and
- Have gross earned income that is insufficient to replace SSI and Medi-Cal.

If you have any questions about his information, call our Health Intake Line at (408) 280-2420.

WARNING: This information sheet is intended to provide accurate, general information regarding legal rights. It is not legal advice. Because laws and legal processes are frequently change and can be interpreted differently, the Law Foundation of Silicon Valley cannot guarantee that the information in this sheet is current. The Law Foundation of Silicon Valley cannot be responsible for what anyone does with this information. Do not rely on this information without consulting an attorney or the appropriate agency about your rights in your particular situation.

Report of Income to Social Security (SSI)

(Date) _____

Social Security District Office

(Social Security Address) _____

Attn: SSI Unit/Title XVI

Re: (Name) _____

(SSN) _____

(Address) _____

(Phone) _____

I am reporting a change in earned income for the month of _____, 20____.

(Amount) _____ (Date received) _____

(Amount) _____ (Date received) _____

(Amount) _____ (Date received) _____

Attached are photocopies of checks and pay stubs I received the month shown above. (Staple copies to this letter.) I will bring the original check stubs to my annual review.

I declare under penalty of perjury that the above statements are true and correct and that the attached photocopies are true and correct copies of the originals. I signed this letter the date and place listed above.

(Signature) _____

[Take this form and 2 copies of checks and pay stubs to Social Security. Have Social Security stamp your copies "received" so you have proof. OR If you mail this form, fill out another one for you. I mailed the original form to Social Security on (date)_____.]