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Working While Receiving Supplemental Security Income (SSI)

1. 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.

2. If You Work, How Much Money Will Be Withheld From Your 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 \$910 (the maximum monthly SSI benefit as of 2018). If you earn \$65 or less in a given month from wages, you will still receive your regular \$910 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 \$910. If you earn \$165 in a given month from wages, you will receive an \$860 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. Then, 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 \$910, you are left with \$860.

3. 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.

4. 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.

5. 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 are: a seeing-eye dog, prescription drugs, transportation to and from work (under very specific conditions), a personal attendant or job coach, a wheelchair, or any specialized work equipment.

6. 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 2018, if you earn \$1,190 or more (gross before taxes) in one month, you are presumed to be engaging in SGA.

7. 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 need help understanding this process, please call the Law Foundation at (408) 293-4790.

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Sources: POMS sections SI 02302, SI 00820.500 (Income Exclusions), SI 00820.540 (IRWE), & DI 10501.015 (SGA).