

SSI and Employment 2024

SSI Numbers

\$943

The maximum monthly SSI benefit I can receive.

\$42,955
2024

The minimum annual amount I can earn and stay connected to SSI and Medicaid. I can earn more depending on my situation.

1619b is a special work rule that allows me to stay connected to SSI and Medicaid even if I earn so much my SSI check goes to zero dollars. I don't have to have an SSI check of \$1 or more to keep my Medicaid or stay connected to SSI.

\$2000

This is the SSI resource limit. There are special savings programs available like ABLE, Individual Development Accounts (IDA) and the Plan to Achieve Self Support (PASS) that allow me to save more. I can also prepay monthly bills to help keep me below resources.

Note about Substantial Gainful Activity (SGA):

SGA is NEVER a consideration for SSI beneficiaries. Often SSI benefits are confused with SSDI benefits. SGA sometimes is a factor for SSDI but NOT for SSI.

Work helps increase monthly income!!!!

Example Calculation

Projected Earnings	\$1,085
Basic Cash Deductions	\$85
Remaining Balance	\$1,000
50% Deduction	Divide by 2
TOTAL	\$500
Estimated SSI Check (\$943-TOTAL)	\$443
Total Monthly Income	\$1,528

What should I do when receiving SSI?

1. Report to SSA when starting to work or have a change in work, like an increase or decrease in wages or a change in living arrangements
2. ALWAYS report RECEIVED earned and unearned income before the 10th of every month
3. Report earnings to other benefits programs like HUD and SNAP.
4. Remember to budget. SSI uses a two month accounting cycle and so the current SSI check represents income from two months back. For example earnings in January will affect the March SSI check and my earnings in February will affect the April SSI check.
5. Contact a benefits counselor with questions or if additional assistance is needed.

SSI Check Estimate #1

My Projected Earnings	<input type="text" value="\$"/>
Basic Cash Deductions	<input type="text" value="-\$85"/>
Remaining Balance	<input type="text" value="\$"/>
50% Deduction	<input type="text" value="Divide by 2"/>
TOTAL	<input type="text" value="\$"/>
Estimated SSI Check (\$943-TOTAL)	<input type="text" value="\$"/>
Total Monthly Income (Earnings +SSI)	<input type="text" value="\$"/>

These estimates include only basic deductions. Other deductions may be available that can help you keep even more of your SSI check.

SSI Check Estimate #2

My Projected Earnings	<input type="text" value="\$"/>
Basic Cash Deductions	<input type="text" value="-\$85"/>
Remaining Balance	<input type="text" value="\$"/>
50% Deduction	<input type="text" value="Divide by 2"/>
TOTAL	<input type="text" value="\$"/>
Estimated SSI Check (\$943-TOTAL)	<input type="text" value="\$"/>
Total Monthly Income (Earnings + SSI)	<input type="text" value="\$"/>

SSI Check Estimate #3

Unearned Income	<input type="text" value="\$"/>
GIE Deduction	<input type="text" value="-\$20"/>
TOTAL #1	<input type="text" value="\$"/>
My Projected Earnings	<input type="text" value="\$"/>
Basic Cash Deduction	<input type="text" value="-\$65"/>
Remaining Balance	<input type="text" value="\$"/>
50% Deduction	<input type="text" value="Divide by 2"/>
TOTAL #2	<input type="text" value="\$"/>
Estimated SSI Check (\$943-TOTAL1+TOTAL2)	<input type="text" value="\$"/>
Total Monthly Income (Income + SSI)	<input type="text" value="\$"/>

These estimates include only basic deductions. Other deductions may be available that can help you keep even more of your SSI check.

SSI Check Estimate #4

Unearned Income	<input type="text" value="\$"/>
GIE Deduction	<input type="text" value="-\$20"/>
TOTAL #1	<input type="text" value="\$"/>
My Projected Earnings	<input type="text" value="\$"/>
Basic Cash Deduction	<input type="text" value="-\$65"/>
Remaining Balance	<input type="text" value="\$"/>
50% Deduction	<input type="text" value="Divide by 2"/>
TOTAL #2	<input type="text" value="\$"/>
Estimated SSI Check (\$943-TOTAL1+TOTAL2)	<input type="text" value="\$"/>
Total Monthly Income (Income + SSI)	<input type="text" value="\$"/>