

How Your Supplemental Security Income (SSI) Payment Changes with Your Earnings

2026 Fact Sheet on Work Incentives

SSI recipients can continue to be eligible to receive SSI checks when working if they still have a disability, and meet other requirements (such as income and resource limits). When working, the SSI cash will gradually decrease. As earnings increase by approximately \$1 for every \$2 earned.

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and Assistance

In Northern and
Central Indiana:
1-855-641-8382
(Toll free)

In Southern Indiana:
1-502-548-4492

How It Helps You:

If you are working, continue to have a disability, have resources under \$2,000 and are receiving Supplemental Security Income (SSI), Social Security will allow you to continue to be eligible for SSI and will gradually reduce your SSI cash payment.

The amount of your adjusted SSI check will depend on your total countable income (which includes earned and unearned income). Whenever your earnings increase or decrease, your SSI payment will be adjusted.

How It Works:

Social Security will gradually reduce your SSI check as your earnings from work increase. This is done by applying some exclusions to your income and earnings.

Social Security will first deduct a \$20 General Income Exclusion from your income or earnings, and then deduct a \$65 Earned Income Exclusion from your earnings. After applying these exclusions, they will count only half of the remainder of your earnings in calculating your new SSI payment.

Additionally, there could be other work incentives applied to your individual situation and deducted from your earnings when calculating your new SSI payment. Eventually, with increased earnings, your total countable income may reach what is called the Break-Even Point. This amount is figured when your total countable income will reduce your SSI payment to zero, but, even then, you will probably remain on the SSI roles.

NOTE: *When SSI recipients with disabilities work, they usually find that they have more money available, because of the countable income formula.*

A trained Community Work Incentives Coordinator or a Benefits Information Network Liaison can help you understand how total countable income is applied and explore any additional work incentives that may be applicable to you. They can also show you how the Break-Even Point is figured, and inform you of other factors involved with this work incentive.

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