Social Security Benefits and Work

There are two main programs administered by the Social Security Administration Supplemental Security Income (SSI) and Social Security Disability (SSD). How SSA looks at income is going to depend on which benefits a person receives.

Supplemental Security Income (SSI)

SSI is a program for people who are disabled under Social Security rules but who may have little or no work history needed to qualify for SSD benefits. The maximum amount of SSI that a single person can receive in 2024 is $943 per month, although this amount could be lower if a person receives help paying for food and shelter or higher if they're married to someone also eligible for SSI. Not all income a person earns from work counts against their SSI benefit amount. Generally, SSA will exclude (not count):

- $20 unearned income exclusion.
- $65 earned income (wage) exclusion.
- ½ of remaining wages.
- Value of any applicable work incentives.

The total countable income (gross wages minus any exclusions) is deducted from the current SSI benefit amount, and the remainder is the SSI benefit amount for the month. In most cases, people on SSI will have more money coming in when they work as opposed to benefits alone, and there are even special work incentives that allow **MEDICAID RECIPIENTS TO KEEP THEIR COVERAGE WHEN THEY WORK.**

Social Security Disability

Social Security Disability benefits are available to individuals who are disabled under SSA rules, have paid enough in Social Security taxes to be insured for benefits, or who may have a qualified parent or spouse. When working, SSA will:

- Continue to pay full SSD benefits during the Trial Work Period (TWP), no matter how much a person earns.
- SSD beneficiaries have continued access to Medicare.
- SSD beneficiaries, in most cases, will continue to be eligible if countable income is below $1550 per month for non-blind individuals or $2590 for individuals who are blind in 2024.

This sheet provides general information on benefits and work, but you should consult **a Work Incentives Specialist Advocate (WISA) for specific information about how the work rules and work incentives may apply to you. Ask your VR counselor or Medicaid worker for more information!!**