

## SSI INCOME RULES

The Supplemental Security Income (SSI) program is an income based program that will consider all income, in any form, in order to determine how much SSI can be paid to an individual with a disability each month. Social Security will not count all income and provides several exclusions and deductions from your total income. After these deductions and exclusions are applied, SSA arrives at what is called your “countable income”.

Income basically comes in two kinds: **Earned and Unearned**

### Earned Income

**Earned** income is wages, salary, any money exchanged for a job. It may also include bonuses and commissions. If you work and are provided money for your labor, you have earned income.

### Unearned Income

**Unearned** income is anything else that you receive that you can use to meet your needs for food and shelter. For example, if you scratch a lottery ticket and win \$500, this income would be unearned income.

### Income Exclusions and Deductions:

Unearned Income – SSA will only provide a \$20 monthly exclusion from total unearned income. It is important to know that other needs-based benefits such as housing assistance, heating assistance, SNAP, Medicaid and TANF benefits do not count at all!

Earned Income – SSA provides far more exclusions and deductions for earned income. The first \$65 each month is deducted as well as ½ of what is left after the \$65 deduction is taken. In this way, SSA counts less than ½ of the money that you earn each month when determining how much SSI you will receive.

Other expenses such as Impairment Related Work Expenses (IRWEs), Blind Work Expenses (BWEs) and Plan to Achieve Self Support (PASS) contributions will also be deducted from your “total” income to arrive at “countable” earned income. Each of these deductions will be discussed in detail on another information sheet

Once earned and unearned income are added together, this total is your “countable” income. This number is subtracted from your SSI eligibility rate and will result in your SSI grant.



When working, there is no way that you will not have more money at the end of the month even though your SSI may be reduced. You should work with a benefits planner to determine the impact of your earning on all other benefits received to ensure that you will always be ahead!

For more information, visit our website at:

[www.mdtransitions.org](http://www.mdtransitions.org)

## Did You Know?

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You can receive benefits/work incentive counseling as part of PreETS from DORS? For more info on DORS and PreETS from DORS [CLICK HERE](#)

Not eligible for DORS? Try Ticket to Work Helpline: [TICKET](#)

For individuals not eligible/able to access benefits counseling through DORS, contact Ticket to Work Helpline at

1-866-968-7842 [DMitchell@innow.org](mailto:DMitchell@innow.org) or  
visit <http://www.innow.org/md-win/ssi.html>

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The contents of this brief were developed under a grant from the Department of Education (cooperative agreement #H418P130005). However, those contents do not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal government.