



How Your SSI Payment Changes with Your Earnings

2019 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.

How It Helps You:

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

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:

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

SSA 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 then count half of the remainder of your earnings in calculating your new SSI payment.

In addition, there are other work incentives that may be applied to your individual situation and deducted from your earnings in calculating your new SSI payment. Eventually, with increased earnings, your total countable income may reach a point 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.

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 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.

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

**Center for
Accessible Living
Louisville, KY
888-813-8497—
Louisville
888-261-6194—
Murray
888-813-8652 (TTY)**

**Goodwill Industries
of KY
Lexington, KY
866-336-3316 (voice)
866-833-2976 (TTY)**

The information contained in this fact sheet has been reviewed by the Social Security Administration, Office of Employment Support Programs for Accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.



Impairment-Related Work Expense (IRWE) for SSI

2019 Fact Sheet on Work Incentives

How It Helps You:

When you are working, you can deduct the cost of expenses related to your impairment from your gross monthly earnings. The cost of these expenses will be used in calculating your SSI payment amount.

How It Works:

For an IRWE deduction to be allowable, the following criteria must be met:

- The expenses must be related to an impairment and
- The expenses must help the individual work,
- The expense must be paid by the individual and not reimbursed by another source,
- The expense must be paid within a month in which the individual works,
- The expense must be reasonable

Some examples of IRWE expenses may be Supported Employment Services, Attendant Care, Transportation Costs, Medical Devices, Prosthesis, Work-Related Equipment and Assistants, medications, therapies, etc.

To establish an IRWE, you must submit the cost of the expenses in writing to the local Social Security Office with an explanation of how the expense meets the above criteria.

SSA also uses a countable income formula in calculating SSI checks. SSA will also deduct a \$20 General Income Exclusion and a \$65 Earned Income Exclusion. Following these exclusions, ***they will deduct your Impairment Related Work Expenses***, and then they will count \$1 for every \$2 that you earn in calculating the amount of your new SSI payment.

A Community Work Incentives Coordinator will help you identify what expenses may be applicable as IRWE expenses. The Social Security Administration will make the final determination as to what qualifies as an IRWE.

The Impairment - Related Work Expenses (IRWE) is a work incentive available to individuals who receive SSI. The IRWE allows an individual to deduct certain items and services they need to work from their gross earnings, even if those items are needed for non-work activities. This helps SSI recipients to pay for the costs of expenses resulting from their disability to support their work.

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

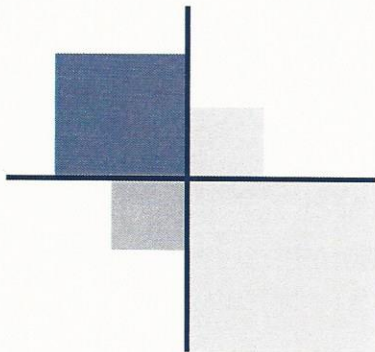
**Center for Accessible Living
Louisville, KY
888-813-8497—
Louisville
888-261-6194—Murray
888-813-8652 (TTY)**

**Goodwill Industries
of KY
Lexington, KY
866-336-3316 (voice)
866-833-2976 (TTY)**

The information contained in this fact sheet has been reviewed by the Social Security Administration, Office of Employment Support Programs for Accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.

Plan for Achieving Self Support (PASS)

2019 Fact Sheet on Work Incentives



A Plan for Achieving Self Support (PASS) is a work incentive Social Security developed to help SSI recipients work. It allows people with disabilities or blindness to set aside resources and/or various kinds of income for a specified period of time to use toward an occupational work goal or start a business.

A PASS can help an individual to save income and/or resources to use to achieve a work goal and become self-sufficient.

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

**Center for Accessible Living
Louisville, KY
888-813-8497—Louisville
888-261-6194—Murray
888-813-8652 (TTY)**

**Goodwill Industries of KY
Lexington, KY
866-336-3316 (voice)
866-833-2976 (TTY)**

How It Helps You:

A PASS can be developed to cover the costs of:

- Obtaining an education,
- Receiving vocational training,
- Starting a business,
- Getting support services which may help you work, and
- Eventually depend less on SSI.

Examples of things allowed in a PASS are: vocational evaluation, some transportation-related expenses, job-related equipment and uniforms, things needed to purchase a business, or other equipment or services to support work activities.

How It Works:

A special form (SSA 545) is available at the Social Security Office to develop a PASS. Community Work Incentives Coordinator may be available to support you in writing the PASS as well as a Work Incentive Liaison at the Social Security Office. In considering what items or services will qualify for a PASS, the individual applying for the PASS must:

- Have a feasible work goal,
- Have a specific savings/spending plan for work-related items or services and how it is related to employment,
- Have a clearly identifiable accounting of the funds set aside in the PASS,
- Follow the PASS plan as agreed with the Social Security Administration.

Once you have written the PASS, a representative in the Social Security Office will ensure it has been completed properly, or request additional information. When the PASS is completed, it will be sent to a regional PASS Specialist in the Social Security Administration who will review the PASS and make a final decision on the plan.

Several special rules and requirements apply to PASS Plans. A Community Work Incentives Coordinator can provide information on how to meet these requirements, and help you monitor your progress toward your work goal.

Beneficiary Name: Jenny Beneficiary Date: February 20, 2019

Scenario Description: Column 1 shows what your SSI cash benefit looks like now. Column 2 shows what your SSI cash benefit would be if you worked 20 hours per week at \$12 an hour. Column 3 is what your SSI cash benefit would look like if you work 40 hours per week, earning \$2500 per month, using IRWEs. Column 4 shows if you worked 40 hours earning \$2803 per month and used a PASS plan.

Steps		Current Situation	20 hours at \$12.00 an hour	40 hours at \$2500 per month	40 hours at \$2803 per month
Unearned Income		\$ -	\$ -	\$ -	\$ -
General Income Exclusion (GIE) (-\$20)	Minus	\$ -	\$ -	\$ -	\$ -
Total Countable Unearned Income	Total	\$ -	\$ -	\$ -	\$ -
Gross Earned Income		\$ -	\$ 1,039.00	\$ 2,500.00	\$ 2,803.00
Student Earned Income Exclusion (if applicable)	Minus	\$ -	\$ -	\$ -	\$ -
Remainder		\$ -	\$ 1,039.00	\$ 2,500.00	\$ 2,803.00
General Income Exclusion if not used above (-\$20)	Minus	\$ -	\$ 20.00	\$ 20.00	\$ 20.00
Remainder		\$ -	\$ 1,019.00	\$ 2,480.00	\$ 2,783.00
Earned Income Exclusion (EIE) (-\$65)	Minus	\$ -	\$ 65.00	\$ 65.00	\$ 65.00
Remainder		\$ -	\$ 954.00	\$ 2,415.00	\$ 2,718.00
Impairment Related Work Expenses (IRWE)	Minus	\$ -	\$ -	\$ 100.00	\$ -
Remainder		\$ -	\$ 954.00	\$ 2,315.00	\$ 2,718.00
Divide by 2		\$ -	\$ 477.00	\$ 1,157.50	\$ 1,359.00
Blind Work Expense (BWE) (if applicable)	Minus	\$ -	\$ -	\$ -	\$ -
Total Countable Earned Income	Total	\$ -	\$ 477.00	\$ 1,157.50	\$ 1,359.00
Total Countable Unearned Income		\$ -	\$ -	\$ -	\$ -
Total Countable Earned Income	Plus	\$ -	\$ 477.00	\$ 1,157.50	\$ 1,359.00
PASS Deduction (If applicable)	Minus	\$ -	\$ -	\$ -	\$ 600.00
Total Countable Income	Total	\$ -	\$ 477.00	\$ 1,157.50	\$ 759.00
Base SSI Rate (\$771 for Individual)		\$ 771.00	\$ 771.00	\$ 771.00	\$ 771.00
Total Countable Income	Minus	\$ -	\$ 477.00	\$ 1,157.50	\$ 759.00
Remainder		\$ 771.00	\$ 294.00	\$ -	\$ 12.00
Deductions if any from overpayment	Minus	\$ -	\$ -	\$ -	\$ -
Adjusted SSI Payment	Total	\$ 771.00	\$ 294.00	\$ -	\$ 12.00
Adjusted SSI Payment		\$ 771.00	\$ 294.00	\$ -	\$ 12.00
Gross Earned Income Received	Plus	\$ -	\$ 1,039.00	\$ 2,500.00	\$ 2,803.00
Gross Unearned Income Received	Plus	\$ -	\$ -	\$ -	\$ -
Remainder		\$ 771.00	\$ 1,333.00	\$ 2,500.00	\$ 2,815.00
Cost of PASS, BWE, or IRWE Expenses	Minus	\$ -	\$ -	\$ 100.00	\$ 600.00
TOTAL FINANCIAL OUTCOME	Total	\$ 771.00	\$ 1,333.00	\$ 2,400.00	\$ 2,215.00

SSI Calculation Sheet 2019 for Individual

Customer Name _____ Date _____

Employment Goal:

Step	Calculations
Unearned Income	
General Income Exclusion (GIE) \$20	
Total Countable Unearned Income	
Gross Earned Income	
Student Earned Income Exclusion	
Remainder	
GIE (if not used above) \$20	
Remainder	
Earned Income Exclusion (EIE) \$65	
Remainder	
Impairment Related Work Expense (IRWE)	
Remainder	
Divide by 2	
Blind Work Expenses (BWE)	
Total Countable Earned Income	
Total Countable Unearned Income	
Total Countable Earned Income	
PASS Deduction	
Total Countable Income	
Base SSI Rate (\$771 individual)	
Total Countable Income	
Deductions if any from overpayment	
Adjusted SSI Payment	
Adjusted SSI Payment	
Gross earned income received	
Gross unearned income received	
Total Income Received	
Cost of PASS, BWE or IRWE Expenses	
Total Financial Outcome	