

## YES, You Can Work and Still Receive SSI!

Early work experiences can have positive benefits for youth. In fact, working for pay during high school is one of the best predictors of future employment for youth who are blind or have low vision. You may be worried that you will lose SSI benefits if you work, but that may not be true. Keep reading to learn more.

**Note:** The information in this document only applies to Supplemental Security Income (SSI). Before proceeding, check your award letter to be sure you are receiving SSI.

You may be eligible for the [Student Earned Income Exclusion \(SEIE\)](#). The SEIE may apply if you are under 22 and enrolled in a school or vocational training program that meets Social Security's requirements. In 2020, the SEIE allows students receiving SSI benefits to work and earn up to \$1,900 per month, up to \$7,670 per year, without any change to their SSI payment.

Examples using the SEIE:

- Joe is a college student. He landed an internship for one semester, where he is earning \$10 an hour for 40 hours a week. That means Joe is earning around \$1,600 per month for 4 months, which totals about \$6,400 in earnings. Because of the SEIE, Social Security can exclude all of Joe's earnings, and **he will not lose any of his SSI.**
- Jane has a part-time summer job, where she is earning \$12 an hour for 20 hours per week. That means Jane is earning \$240 per week, which totals about \$960 per month. **Jane can work through the summer without any change to her SSI payment.**
- Sam has an after-school job, where he is earning \$10 an hour for 20 hours a week. That means Sam is earning \$200 per week, which totals \$10,400 per year. **This is \$2,730 more than the allowable SEIE.** It will take Sam approximately 38 weeks to reach the maximum allowance for SEIE. Once Sam earns that amount, Social Security can use [Blind Work Expenses](#) to reduce Sam's remaining countable earnings.

Blind Work Expenses are any costs necessary to go to work, such as federal and state taxes, meals purchased at work, and transportation costs. These only apply to SSI, and they can be very powerful. If you are legally blind, you are eligible to deduct Blind Work Expenses from your earnings. You should keep receipts for any expenses you think might be Blind Work Expenses. If you are not legally blind, deductions available for [Impairment-Related Work Expenses](#) are different.

Example using Blind Work Expenses:

- Sarah is 20 years old and legally blind. She works part-time and earns \$800 per month, which is her only income. Sarah's SSI payment is \$783 per month. Sarah is not eligible for the SEIE because she is not enrolled in school or a vocational training program, but she can use Blind Work Expenses to reduce her countable earnings. The following example shows the basic steps and calculations.

STEPS	CALCULATIONS
Sarah's total gross earnings (before taxes)	= \$800/month
Subtract \$85 (Social Security allows the 1 <sup>st</sup> \$20 of general income & \$65 earned income to be excluded)	- \$85
Sarah's earnings after exclusions	= \$715
Divide the remainder in half (\$2 for \$1 reduction)	$\$715/2 = \$357.50$
Subtract Sarah's Blind Work Expenses	- \$100 (transit pass) - \$144 (snacks & lunch) - <u>\$80 (taxes)</u> Total expenses - \$324
Sarah's countable earnings	$\$357.50 - \$324 = \$33.50$

Social Security will deduct Sarah's countable earnings from her SSI payment. For the example,  $\$783 - \$33.50 = \$749.50$ . Sarah's new SSI payment will total \$749.50.

**\*\*IMPORTANT\*\*** The examples in this document are general. Be sure to speak with a benefits counselor about your specific situation. Contact the [Work Incentives Planning and Assistance \(WIPA\) program](#) in your state or your vocational rehabilitation counselor. To avoid overpayment, find out what documentation Social Security needs to approve the utilization of the SEIE and/or Blind Work Expenses. It is essential to report earnings and any potential deductions to Social Security regularly.

### IT ALWAYS PAYS TO WORK WITH SSI!

For additional information, check out Social Security's [Red Book](#), [SSI Spotlights](#), and [Ticket to Work website](#).

**Note:** Federal SSI payment amounts and SEIE amounts are usually updated each year. Visit Social Security's website for the most current [Federal SSI payment amounts](#) and [SEIE amounts](#).



The contents of this document were developed under a grant from the U.S. Department of Health and Human Services, NIDILRR grant 90RT5040-01-00. However, these contents do not necessarily represent the policy of the Department of Health and Human Services and should not indicate endorsement by the Federal Government.