



How Will My SSI and SSD Benefits Be Affected if I Take a Job?

I RECEIVE BOTH SUPPLEMENTAL SECURITY INCOME (SSI) AND SOCIAL SECURITY DISABILITY (SSD) BENEFITS. CAN I GET A JOB?

Yes, but the money you earn working may affect your benefits. First read MFY’s “How Will my SSI Benefits Be Affected if I take a Job” (the SSI Fact Sheet) and “How will my SSD benefits be Affected if I take a Job” (the SSD Fact Sheet), and then continue below.

First, determine how much you earn, then see how your benefits are affected by your earnings.

| Earnings per Month | Effect on Benefits |
|--------------------|--|
| \$0 - \$85 | Generally none. |
| \$85 - \$590 | <p>SSI: Your cash benefits will be reduced as described on the SSI Fact Sheet. You may still qualify for Medicaid under Section 1619(b).</p> <p>SSD: Your benefits will not be affected because you earn less than the Substantial Gainful Activity (SGA) level as described in the SSD Fact Sheet.</p> |
| \$591 - \$830 | <p>SSI: Your benefits will be reduced as described on the SSI Fact Sheet. You may still qualify for Medicaid under Section 1619(b).</p> <p>SSD: You now earn enough to begin your “Trial Work Period” (see the SSD Fact Sheet). If you work for nine months at this level (not necessarily in a row), the Social Security Administration (SSA) will conduct a review to determine whether you are able to engage in Substantially Gainful Activity (SGA). If they determine that you are able, your cash benefits will cease so long as you earn \$830 or more in a any given month. If, in a month, you earn less than \$830, you may request your cash benefits.</p> |
| \$831 - \$1,416 | <p>SSI: Your benefits will be reduced as described on the SSI Fact Sheet. You may still qualify for Medicaid under Section 1619(b).</p> <p>SSD: If you have completed your Trial Work Period, you are currently earning enough to be considered working at an SGA level. You will not receive cash benefits although you remain eligible if your income goes down below \$830 in a given month.</p> |
| \$1,417 - \$3,131 | <p>SSI: You will no longer receive cash benefits. If you meet the requirements (see the SSI Fact Sheet) you may continue to qualify for Medicaid.</p> <p>SSD: If you have completed your Trial Work Period, you are currently earning enough to be considered working at an SGA level. You will not receive cash benefits although you remain eligible if your income goes down below \$830 in a given month.</p> |

Please refer to the SSI Fact Sheet and the SSD Fact Sheet for specific rules regarding each set of benefits.