



The Basics:

What You Need to Know About Working While Receiving SSI

CAN I WORK WHILE GETTING SSI?

- **YES! You can work** while receiving SSI. Your work earnings may lower your benefit amount, and the Social Security Administration (SSA) will want to know how much you are earning.
- **Substantial Gainful Activity (or SGA)** is a term SSA uses to describe a level of work activity. The SGA amount for people with disabilities other than blindness is **\$1,220 per month in 2019**.
- If you are earning more than SGA, over time SSA will review your disability case to see if you still qualify for SSI. This is called a Continuing Disability Review, or CDR.
- **The rules for how work income affects your disability benefits are different for SSI and SSD.**

WHAT MUST I REMEMBER IF I RECEIVE SSI WHILE WORKING?

- SSA will count some, but not all of your income. **SSA will disregard the first \$85 of income you earn each month. SSA will then deduct half of your remaining earned income from your SSI benefit check. For most people, you will get more money per month if you are working and getting SSI than if you were only getting SSI.**
- Income at the SGA level or even higher may not necessarily stop SSI benefits. You will stop getting an SSI check when your countable income equals the amount of your SSI benefit. This point is called the **break even point. In NYC, you can still up earn up to \$1,551 per month through working if you live alone and your only other source of income is SSI.** The resource limit for SSI is \$2,000 for a single person and \$3,000 for a married couple. If your assets go above that amount, your SSI will be stopped for at least as long as your assets are above the limit.

WHAT IS A PASS ACCOUNT?

- **PASS stands for Plan to Achieve Self-Support. It allows people with disabilities who receive SSI to set aside money** for their work or educational goals.
- SSI recipients can set aside resources and income from other sources (such as a pension). This money is excluded when calculating the break even point and from the SSI resource limit.
- You should come up with a specific work goal and the amount of time and resources you need.
- To set up a PASS account, go to your local SSA office or get someone else to help you fill out a [SSA Form 545-BK](#), (a copy of the form can be found at <https://www.socialsecurity.gov/forms/ssa->

[545.pdf](#)). People who can help you include a vocational rehabilitation (VR) counselor, organizations that help people with disabilities, and employment networks involved in the Ticket to Work program.

WHAT MUST I REPORT TO SOCIAL SECURITY?

You MUST report work income and all other income and assets to SSA.

- Report any changes in work activity including starting or stopping work.
- Report any changes in work such as duties, hours or pay.
- Report any impairment- or disability-related work expenses that you have.

HOW DO I REPORT MY WORK INCOME TO SOCIAL SECURITY?

- Phone (1-800-772-1213) between 7am and 7pm Monday – Friday.
- Fax, mail, or visit your local SSA office. To find the address of your local SSA office, go to [socialsecurity.gov](https://www.socialsecurity.gov) and click on “Locate a Social Security Office.”
- **Ask for a receipt to verify that you have fulfilled your obligation to report.**

WHO CAN I CONTACT IF I HAVE QUESTIONS?

You may call MFY Legal Services, Inc.'s Government Benefits Project at 212-417-3732 on Mondays from 10:00 a.m. to 12:00 p.m. If you are a mental health consumer you may call MFY Legal Services, Inc.'s Mental Health Law Project intake line at 212-417-3830 on Monday, Tuesday, and Thursday from 10:00 a.m. to 5:00 p.m.

DISCLAIMER: This fact sheet gives general information for NYC residents; it is NOT legal advice.