



SSI Earnings Example: How Work Affects Your Check

Scenario:

A young adult receives SSI and starts working. They earn \$1,000 per month in wages and have no unearned income (like child support or SSDI).

Step-by-Step: How Social Security Calculates Countable Income

Step	What Happens	Calculation	Amount
1	Start with monthly earnings		\$1,000
2	Apply the \$20 General Income Exclusion (moved to earned income section since there's no unearned income)	$\$1,000 - \20	\$980
3	Apply the \$65 Earned Income Exclusion	$\$980 - \65	\$915
4	Divide by 2 (SSA only counts half of what's left)	$\$915 \div 2$	\$457.50 Countable Income



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Now Calculate the New SSI Payment

Federal Benefit Rate (2025): \$967

Minus Countable Income: – \$457.50

New SSI Payment: \$509.50

Total Monthly Income

Source	Amount
SSI	\$509.50
Wages	\$1,000.00
Total Income	\$1,509.50

What This Means

Even though the SSI check went down, the total monthly income increased by over \$500. This shows that working always pays off, and SSI work incentives are designed to help young adults move toward financial independence.

Key Takeaways

- SSA never counts all of your earnings.
- You always keep more than you lose from your SSI check.
- Working while receiving SSI is a great step toward independence.



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