

Supplemental Security Income (SSI) estimator

The Federal Supplemental Security Income (SSI) monthly benefit is \$771 per month. Some states pay more, depending on where you live. When you work, it changes the size of your monthly check—but no matter what, when you work you will have more money in your pocket than if you don't work at all.

Someone may think that getting paid at a job will stop their SSI check, but that's not necessarily true. In fact, the more you work, the more you make overall, even on SSI. There's a little math needed to explain what working does to the amount you receive from SSI. First, when you earn money through a job, you keep the first \$85 of your pay without any impact on your SSI. For every dollar you earn after that, SSI drops by 50 cents.

If you are working, or you are considering work, you can estimate how a change in income from work would affect your SSI. The **SSI estimator** will help you to calculate the total amount you will take home each month.

What to do

- **Gather documents** showing your monthly SSI amount and any paystubs or documents showing your monthly income from work.
- If you are not currently working, **estimate the amount** you would earn from work each month.
- **Enter these amounts** in the SSI estimator to calculate the total amount you would take home each month.



Use this **SSI estimator** to see how work affects your benefits

1. Read through the example calculations.
2. Fill in your own information using current or expected amounts.

Find out how work income affects your SSI

	Example	Your information
A. Amount you earn from work a month	\$585	
B. You keep the first \$85 of your pay The first \$85 you earn does not affect your SSI; the remainder does.	− \$85	−
C. Amount of income that affects your SSI (subtract row B from row A)	= \$500	=
D. Divide this amount in half	÷ 2	÷ 2
E. Amount that will be taken from your SSI (divide row C by 2)	= \$250	=

Calculate your SSI amount if you work

F. Amount you now get from SSI every month	\$771	
G. Subtract amount taken from your SSI (amount from row E)	− \$250	−
H. SSI amount if you work (subtract row G from row F)	= \$521	=

Calculate your total income

I. Amount you earn from work a month	\$585	
J. SSI amount if you work (amount from row H)	+ \$521	+
K. Total amount you will take home per month (add row I to row J)	= \$1,106	=

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