

Supplemental Security Income After Age 18

This fact sheet covers:

- ◆ How **SSI eligibility** is determined after you turn 18
- ◆ How **working can help you earn more money**—even if you’re receiving SSI
- ◆ **Student Earned Income Exclusion**—to help you keep more of your SSI benefit if you’re working and going to school
- ◆ **Impairment Related Work Expense**—to help pay for medical expenses when you’re working

INFORMATION FOR STUDENTS WITH IEPs AND THEIR FAMILIES

The Social Security Administration uses monthly Supplemental Security Income (SSI) payments to assist people who have few resources if they are blind, disabled or are over age 65. If you’re under age 18 and are already receiving SSI (based on your family’s income), Social Security will make an **“Age 18 Redetermination”** between your 18th and 19th birthdays.

The disability standard is stricter, so you may not still be eligible for SSI once you are an adult.

After you turn 18, Social Security will contact you to begin the redetermination process.



It Pays to Work

Here’s the good news: If Social Security says you’re eligible for SSI after you turn 18, you’ll still be able to work and earn money. When you work, you will have earnings *in addition to part of your SSI check!*



When you work, you’ll have more money!!!

The most SSI you can receive (in 2014) is \$721 per month. As your earnings increase, your SSI check will slowly decrease, **BUT you’ll still come out ahead and have more money in your pocket.** That’s because Social Security helps you


Example

Let’s say you have a job that pays \$8 per hour, 25 hours per week. That means you earn \$860 per month.




Step One

\$860	Monthly Earnings		
– \$20	General Income Disregard		
<u>– \$65</u>	Earned Income Disregard		
\$775	Social Security then divides that number in half, which is...		
/2			
\$387.50	Amount of Earned Income Social Security will count when deciding how much SSI you’ll receive.		

Step Two

\$721	Maximum Amount, Allowable Social Security	
– <u>\$387.50</u>	Your Earned Income (from Step One)	
\$333	Your Monthly SSI Payment	

Remember: Before you got your job (the one that pays you \$8 per hour), you were receiving \$721 per month in SSI. Now, you receive:

\$860	Monthly Earnings	
+ <u>\$333</u>	SSI	
\$1,193	Your New Monthly Income	  

That’s \$472 more than you used to receive when you were just getting SSI!

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out by “disregarding” (ignoring) part of your income when it’s counting your earnings to figure out your monthly SSI benefit.

It Pays to Stay in School



You can actually keep even more of your SSI if you stay in school! There is a Social Security work incentive called the **Student Earned Income Exclusion**. If you’re eligible for this work incentive, the Social Security Administration will disregard (ignore) up to \$1,750 per month in earnings and up to \$7,060 per year (for 2014).

As long as you are under the age of 22 and attending school or training regularly, you will qualify for this work incentive. This means that using the example above, you’d be able to keep **all** of your SSI check (\$721 per month) and **all** of your earnings (\$860 per month) for a total of \$1,581 (versus \$1,193 if you’re not attending school).

Need Help with Medical Expenses?



There’s another Social Security work incentive that can help you keep more of your SSI check and help you pay for needed

medical expenses while you’re working. This incentive is known as an **Impairment Related Work Expense (IRWE)**.

If you have out-of-pocket expenses (not paid for through insurance or other benefits) for treatments or other things that are necessary for you to work (medication copays, therapy, lab copays, disability related transportation), Social Security may allow you to keep more of your SSI to help pay for these expenses.

To be eligible you have to be working, make a request for an IRWE, and submit a receipt for the expenses. Here’s an example:

If you have \$150 in monthly out-of-pocket Impairment Related Work Expenses, you’ll keep \$75 more in your SSI check.

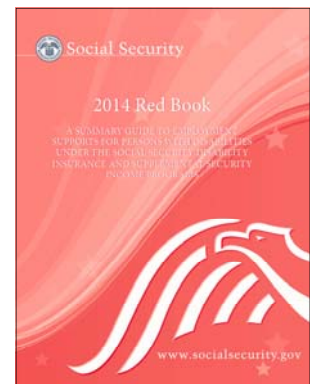
If Social Security considers you statutorily (legally) blind, you qualify for a different kind of work incentive: a **Blind Work Expense**. In this case the expenses only have to be related to work, so you can count things such as federal taxes and meals eaten while working, and SSA will count all of the cost, not just half of it as they do with an IRWE. ♦

Social Security Administration

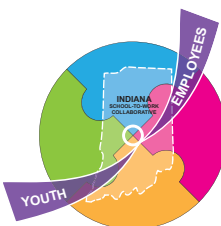
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<http://www.socialsecurity.gov/redbook/>



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