**Understanding How Working Affects Your Benefits**

The best source of information is your local Social Security Office and the Red Book publication that is published each year. The SSA website is also very helpful—http://www.ssa.gov/

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| **SSDI** | **SSI** |
| Benefits to persons with disabilities from Social Security Trust Fund. | Payments to individuals with disabilities (including children under 18) from the Federal Government. |
| For persons who have worked and contributed to Social Security (or contributions of a deceased, retired, or disabled spouse or parent). | For persons with limited income and resources. |
| No resource limits. | Resource limit for 2018=$2000 individual and $3000 couple. |
| Amount paid each month is based on the worker’s (or their spouses/parents) lifetime average earnings covered by Social Security. | Amounts paid each month starts with the Federal Benefit Rate (2018=$750) countable income. There is a formula that figures this based on earned and unearned income. |
| Benefit is either paid or not (amount doesn’t change). After earning more than the Trial Work Period (2018=$850 per month) for 9 nonconsecutive months out of 60, benefits may end after the person reaches Substantial Gainful Activity (2018$1180). | Amounts may change (go up or down) each month based on how much is earned. It is always more favorable to work. |
| Healthcare=Medicare | Healthcare=Medicaid |

**Important Points to Remember**

* ALWAYS contact your local Social Security Office prior to going to work.
* There are additional work incentives for both SSI and SSDI that can assist with your “trying out” working.
* ALWAYS provide paystubs/earnings statements to your local Social Security Office. It is your responsibility to report your earnings in a timely manner to avoid potential back pay issues.
* Keep all your pay stubs and information together in ONE folder. Track all phone calls and visits to SSA in a notebook.
* Request a BPQY each year to monitor your benefits.

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**The Arc promotes & protects the human rights of people with intellectual & developmental disabilities & actively supports their full inclusion & participation in the community throughout their lifetimes.**