



SSI Calculation Examples for 2021

Example 1:

Example of individual living in his/her own household with no in-kind support and maintenance who receives \$320 per month in SSDI (a form of unearned income):

Step	Calculation
Unearned Income	\$320.00
General Income Exclusion (GIE)	- \$20.00
Countable Unearned Income	= \$300.00
Gross Earned Income	0
Student Earned Income Exclusion	- 0
Remainder	0
General Income Exclusion (if not used above)	- 0
Remainder	0
Earned Income Exclusion (EIE)	- 0
Remainder	0
Impairment Related Work Expense (IRWE)	- 0
Remainder	0
Divide by 2	0
Blind Work Expenses (BWE)	- 0
Total Countable Earned Income	=0
Total Countable Unearned Income	\$300.00

Step	Calculation
Total Countable Earned Income	+ 0
PASS Deduction	- 0
Total Countable Income	=\$300.00
Base SSI Rate (check for VTR)	\$794.00
Total Countable Income	- \$300.00
Adjusted SSI Payment	=\$494.00
Adjusted SSI Payment	\$494.00
Gross Unearned Income Received	+ \$320.00
Gross Earned Income Received	+ 0
Subtotal	=\$814.00
PASS, BWE, or IRWE Expenses	- 0
Total Financial Outcome	=\$814.00

Example 2:

Example of individual living in his/her own household with no in-kind support and maintenance with \$985.00 in gross wages, but no unearned income:

Step	Calculation
Unearned Income	0
General Income Exclusion (GIE)	- 0
Countable Unearned Income	= 0
Gross Earned Income	\$985.00
Student Earned Income Exclusion	0
Remainder	\$985.00
General Income Exclusion (if not used above)	- \$20.00

Step	Calculation
Remainder	\$965.00
Earned Income Exclusion (EIE)	- \$65.00
Remainder	\$900.00
Impairment Related Work Expense (IRWE)	- 0
Remainder	\$900.00
Divide by 2	\$450.00
Blind Work Expenses (BWE)	- 0
Total Countable Earned Income	= \$450.00
Total Countable Unearned Income	0
Total Countable Earned Income	+ \$450.00
PASS Deduction	- 0
Total Countable Income	= \$450.00
Base SSI Rate (check for VTR)	\$794.00
Total Countable Income	- \$450.00
Adjusted SSI Payment	= \$344.00
Adjusted SSI Payment	\$344.00
Gross Unearned Income Received	+ 0
Gross Earned Income Received	+ \$985.00
Subtotal	= \$1,329.00
PASS, BWE, or IRWE Expenses	- 0
Total Financial Outcome	= \$1,329.00

Example 3:

Example of individual living in his/her own household with no in-kind support and maintenance who gets SSDI of \$320 per month and earns gross wages of \$865.

Step	Calculation
Unearned Income	\$320.00
General Income Exclusion (GIE)	- \$20.00
Countable Unearned Income	= \$300.00
Gross Earned Income	\$865.00
Student Earned Income Exclusion	0
Remainder	\$865.00
General Income Exclusion (if not used above)	- 0
Remainder	\$865.00
Earned Income Exclusion (EIE)	- \$65.00
Remainder	\$800.00
Impairment Related Work Expense (IRWE)	- 0
Remainder	\$800.00
Divide by 2	\$400.00
Blind Work Expenses (BWE)	- 0
Total Countable Earned Income	=\$400.00
Total Countable Unearned Income	\$300.00
Total Countable Earned Income	+\$400.00
PASS Deduction	- 0
Total Countable Income	=\$700.00
Base SSI Rate (check for VTR)	\$794.00

Step	Calculation
Total Countable Income	– \$700.00
Adjusted SSI Payment	=\$94.00
Adjusted SSI Payment	\$94.00
Gross Unearned Income Received	+ \$320.00
Gross Earned Income Received	+ \$865.00
Subtotal	= \$1,279.00
PASS, BWE, or IRWE Expenses	– 0
Total Financial Outcome	=\$1,279.00

Example 4:

Example of Student Earned Income Exclusion (SEIE):

Alfonzo is 20 years old and attends college. He has a summer internship and will earn \$2,000 per month for the summer. Alfonzo worked part-time earlier in the year, making \$600 per month, and will return to that job on September 1. Alfonzo has no unearned income. Here are Alfonzo’s earnings for 2021:

2021	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Wage	600	600	600	600	600	2,000	2,000	2,000	600	600	600	600

Because Alfonzo meets the criteria for regularly attending school, is under 22, and has earned income, the SEIE applies. This means that the amount Social Security excludes will be subject to the current monthly and annual limits. The chart below shows how this works.

2021	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Wage	600	600	600	600	600	2,000	2,000	2,000	600	600	600	600
SEIE	600	600	600	600	600	1,930	1,930	840	0	0	0	0
Used	600	1,200	1,800	2,400	3,000	4,930	6,860	7,700	7,700	7,700	7,700	7,700

Alfonzo uses the last of his SEIE in August 2021. For August, Social Security would only exclude \$840, leaving earnings of \$1,160. For the rest of the calendar year, Alfonzo doesn't have access to the SEIE again. In January of the next year, because Alfonzo is still under age 22 and regularly attending school, he will be able to deduct the SEIE amount in effect for that calendar year. Here is Alfonzo's estimated SSI payment for June and July 2021:

Step	Calculation
Unearned Income	0
General Income Exclusion (GIE)	- 0
Countable Unearned Income	=0
Gross Earned Income	\$2,000.00
Student Earned Income Exclusion	- \$1,930.00
Remainder	\$70.00
General Income Exclusion (if not used above)	- \$20.00
Remainder	\$50.00
Earned Income Exclusion (EIE)	- \$65.00
Remainder	\$0.00
Impairment Related Work Expense (IRWE)	- 0
Remainder	\$0.00
Divide by 2	\$0.00
Blind Work Expenses (BWE)	- 0
Total Countable Earned Income	=\$0.00
Total Countable Unearned Income	0
Total Countable Earned Income	+ \$0.00
PASS Deduction	- 0
Total Countable Income	= \$0.00
Base SSI Rate (check for VTR)	\$794.00

Step	Calculation
Total Countable Income	– \$0.00
Adjusted SSI Payment	= \$794.00
Adjusted SSI Payment	\$794.00
Gross Unearned Income Received	+ 0
Gross Earned Income Received	+ \$2,000.00
Subtotal	= \$2,794.00
PASS, BWE, or IRWE Expenses	– 0
Total Financial Outcome	= \$2,794.00

Example 5:

Example of Impairment Related Work Expense (IRWE):

Kathleen receives SSI. She just started working 20 hours a week for \$10.00 per hour so her estimated gross monthly wages are \$866 (20x\$10x4.33). Kathleen takes special transportation to and from her job that Social Security counts as an IRWE. That transportation costs \$120.00 per month. Here is how Social Security will adjust her SSI cash payment:

Step	Calculation
Unearned Income	0
General Income Exclusion (GIE)	0
Countable Unearned Income	0
Gross Earned Income	\$866.00
Student Earned Income Exclusion	– 0
Remainder	\$866.00
General Income Exclusion (if not used above)	– 20.00
Remainder	\$846.00
Earned Income Exclusion (EIE)	– \$65.00

Step	Calculation
Remainder	\$781.00
Impairment Related Work Expense (IRWE)	– \$120.00
Remainder	\$661.00
Divide by 2	\$330.50
Blind Work Expenses (BWE)	– 0
Total Countable Earned Income	= \$330.50
Total Countable Unearned Income	0
Total Countable Earned Income	+ \$330.50
PASS Deduction	– 0
Total Countable Income	= \$330.50
Base SSI Rate (check for VTR)	\$794.00
Total Countable Income	– \$330.50
Adjusted SSI Payment	= \$463.50
Adjusted SSI Payment	\$463.50
Gross Unearned Income Received	0
Gross Earned Income Received	+ \$866.00
Subtotal	= \$1,329.50
PASS, BWE, or IRWE Expenses	– \$120.00
Total Financial Outcome	= \$1,209.50

Example 6:

Example if Kathleen were blind and could claim Blind Work Expenses (BWEs):

In the example below, \$200 was added to approximate work expenses that wouldn't fit the criteria for IRWE, but would meet the criteria for BWEs. This would only apply if Kathleen met the disability standard for statutory blindness.

Step	Calculation
Unearned Income	0
General Income Exclusion (GIE)	0
Countable Unearned Income	0
Gross Earned Income	\$866.00
Student Earned Income Exclusion	- 0
Remainder	\$866.00
General Income Exclusion (if not used above)	- \$20.00
Remainder	\$846.00
Earned Income Exclusion (EIE)	- \$65.00
Remainder	\$781.00
Impairment Related Work Expense (IRWE)	- 0
Remainder	\$781.00
Divide by 2	\$390.50
Blind Work Expenses (BWE)	- \$320.00
Total Countable Earned Income	= \$70.50
Total Countable Unearned Income	0
Total Countable Earned Income	+ \$70.50
PASS Deduction	- 0
Total Countable Income	= \$70.50

Step	Calculation
Base SSI Rate (check for VTR)	\$794.00
Total Countable Income	– \$70.50
Adjusted SSI Payment	\$723.50
Adjusted SSI Payment	= \$723.50
Gross Unearned Income Received	0
Gross Earned Income Received	+ \$866.00
Subtotal	= \$1,589.50
PASS, BWE, or IRWE Expenses	– \$320.00
Total Financial Outcome	= 1,269.50

Example 7:

Example of Individual who gets \$320 per month in SSDI and SSI of \$494 who has a clear occupational goal and an approved PASS. This individual will use his/her countable unearned income (the SSDI payment) to fund the plan.

Step	Calculation
Unearned Income	\$320.00
General Income Exclusion (GIE)	– \$20.00
Countable Unearned Income	= \$300.00
Gross Earned Income	0
Student Earned Income Exclusion	– 0
Remainder	0
General Income Exclusion (if not used above)	– 0
Remainder	0
Earned Income Exclusion (EIE)	– 0

Step	Calculation
Remainder	0
Impairment Related Work Expense (IRWE)	- 0
Remainder	0
Divide by 2	0
Blind Work Expenses (BWE)	- 0
Total Countable Earned Income	= 0
Total Countable Unearned Income	\$300.00
Total Countable Earned Income	+ 0
PASS Deduction	- \$300.00
Total Countable Income	= 0
Base SSI Rate (check for VTR)	\$794.00
Total Countable Income	- 0
Adjusted SSI Payment	= \$794.00
Adjusted SSI Payment	\$794.00
Gross Unearned Income Received	+ \$320.00
Gross Earned Income Received	+ 0
Subtotal	= \$1,114.00
PASS, BWE, or IRWE Expenses	- \$300.00
Total Financial Outcome	=\$814.00