

**2009**  
**SSI and SSDI FACT SHEET**  
For recipients who are employed

Determine whether individual receives SSI, SSDI or both.

1. The substantial gainful activity level for the year 2009 is \$980. (For all SSDI beneficiaries and SSI recipients only at time of application.)
2. Any special work situation, including a subsidized work setting and any out of pocket expenses paid for items needed for employment, need to be documented, as they may result in increased benefits being paid.
3. Gross earnings must be reported to social security on a monthly basis, unless informed by the Social Security office that this is not necessary.
4. Save everything, even if Social Security says earnings do not need to be reported monthly.
5. Copy everything
6. Don't look for logic.
7. Go to [www.ssa.gov](http://www.ssa.gov) for more information.
8. Or, please call Ann Carellas (WACA-734-662-1256) or George Jabol (MRS-734-677-1135) for more information.

Walter Kwik,  
December 2008

**Example: SSI only**

- The first \$85.00 (per month) earnings are *excluded*.
- For every \$1.00 (over \$85.00) - \$.50 is *subtracted* from the next monthly SSI check. (*Attention: This effect may not occur for one or two payments*).

**If a person earns:** \$674.00 (SSI monthly Federal benefit for 2009)  
\$200.00 (gross monthly wages)

**Worksheet:** \$200.00 (monthly wages)  
    -85.00 (excluded earnings)  
    \$115.00 (wages counted)  
    x .50 (.5 or 1/2 of earnings over \$85/mo.)  
    \$57.50 (deducted from SSI amount possible/countable/wages)

\$674.00 (SSI, amount possible)  
    -57.50 (countable wages)  
    \$616.50 (SSI check, based on earnings)  
    +200.00 (wages)  
    \$816.50 (total monthly income)

In addition to the monthly \$674 federal benefit, persons who receive this “independent” amount will receive a \$42 check from the State of Michigan in March, June, September and December. ( This is a special State Supplement decided by the State of Michigan – it may vary in different states).

**Example: SSDI only**

No deductions will be taken from SSDI check if gross earnings are below \$980 per month. Benefits would be jeopardized if over \$980 earned per month (and there are no additional subsidies).

**YEAR 2009 - FACTS**

**SSI Recipients**

**\$20/Mo.** Unearned or general income exclusion  
    +  
**\$65/Mo.** Gross earnings excluded before SSI check begins to be reduced  

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**\$85.00** Gross earnings *excluded* for **SSI** only recipients before **SSI** check reduced

**SSDI Recipients**

**\$700/Mo.** Gross earnings amount signals that use of Trial Work Period month  
  
**\$980/Mo.** Gross earnings point at which there is almost always determination of **SGA** & benefits jeopardized (**SSDI only**)

