

SSI: INCOME AT A GLANCE

Income: Anything received in cash or in kind that can be used to meet needs for food or shelter.

Two Types of Income: Earned Income and Unearned Income

Earned Income: Typically, gross wages—salaries, commissions, bonuses, severance pay and in-kind value of food or shelter; or net income from self-employment; sheltered workshop earnings; royalties from publications; and garnished funds.

Earned Income Exclusions: The most common earned income exclusions are income tax refund payments, any portion of the \$20 general exclusion not applied to unearned income, \$65 per month and one-half of remaining earned income in a month. Additional earned income exclusions include impairment related work expenses, blind work expenses, and income set aside in an approved Plan for Achieving Self Support.

Unearned Income: All income that is not earned income. Unearned income is counted when it is actually or constructively received.

Unearned Income Exclusions: Many items, like needs-based assistance wholly funded by state or city, disaster relief assistance, and interest on excluded burial resources, are excluded from unearned income. Also, the first \$20 of unearned income is excluded as a general income exclusion.

Non-income Items: These are not considered income by the Social Security Administration. Some of these include medical care and services (includes VA payments for unusual medical expenses), clothing received as a gift, income tax refunds, money borrowed and money received as repayment of a loan.

Special Income Exclusions: Some of these include payments to Japanese internees by the United States and Agent Orange settlement payments.