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Information About Unemployment Benefits for SSI and SSDI Recipients

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A person is allowed to receive unemployment benefits and federal disability benefits at the same time, but as discussed below, receiving unemployment benefits could affect a person's disability benefits in negative ways.

If you receive Supplemental Security Income (SSI) benefits, any unemployment benefits you receive (other than the first \$20) will reduce your SSI payment dollar-for-dollar. You have a duty to report income to the Social Security Administration if you are an SSI recipient. If the money received in a month is not spent before the first day of the next month, then it will count toward the \$2,000 SSI resource limit (\$3,000 for eligible couples).

If you receive Social Security Disability Insurance (SSDI), unemployment benefits will not affect the amount of the SSDI payment.

It is important to remember that for both SSI and SSDI, the Social Security Administration is allowed to consider a person's unemployment benefits when deciding whether or not that person is disabled. When a person receives unemployment benefits, the person is certifying he or she is "ready, willing, and able to work." This certification could be considered as evidence that a person is not disabled. On the other hand, a person can qualify for disability benefits even though he or she is capable of performing a certain amount of part-time work, so receiving unemployment benefits would not automatically disqualify a person from receiving disability benefits. Because receiving unemployment benefits may negatively

impact your eligibility for disability benefits, it is wise to speak to an attorney if you plan on receiving both.

When you are receiving disability benefits, the Social Security Administration will periodically conduct a review of your condition to make sure you still qualify for disability benefits. If you received unemployment benefits since the last review, that may be considered in a continuing disability review.

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This article provides general information about this subject. Laws affecting this subject may have changed since this article was written. For specific legal advice about a problem you are having, get the advice of a lawyer. Receiving this information does not make you a client of our office.

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