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Housing Navigator Training Course



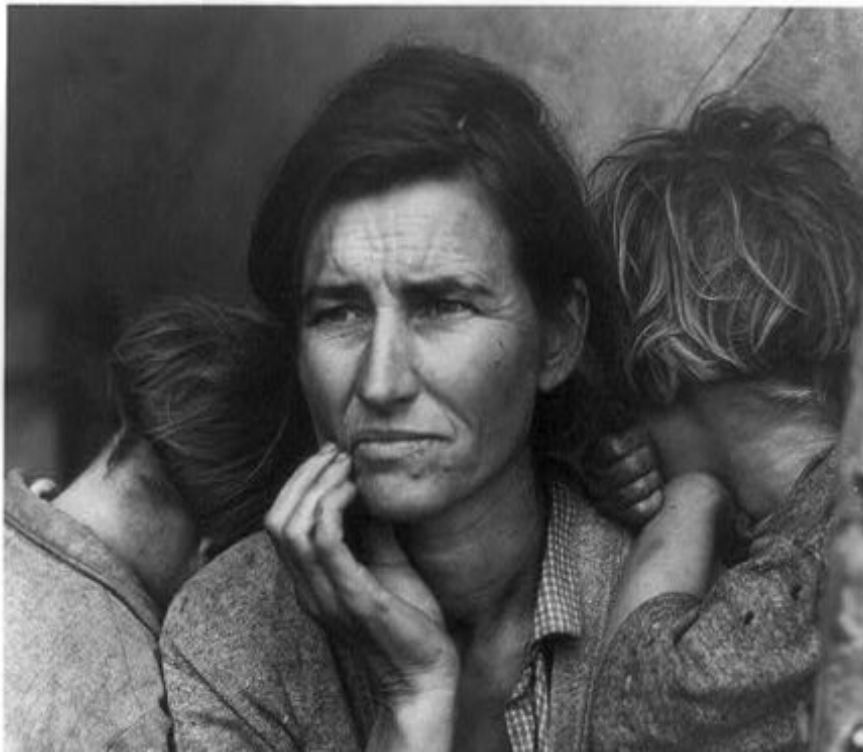
Employment Incentives

EITC, UI, WC

Because There's No Place Like Home..



Safety Net Services



I did not ask her name or her history. She told me her age, that she was 32. She said that [she and her children] had been living on frozen vegetables from the surrounding fields, and birds that the children killed. She had just sold the tires from her car to buy food. –Dorothea Lange

(<https://www.moma.org/artists/3373-dorothea-lange>)



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Earned Income Tax Credit (EITC)

- Provisional measure in Tax Reduction Act of 1975
 - Federal income tax credit
 - Credit = money you get
 - Available to people who have earned income
- Tax break for low- to moderate-income workers



EITC Qualifying Rules

- Earned income
 - Or limited investment income
 - Maximum income levels apply
 - Based on Adjusted Gross Income (AGI)
- Valid SSN
- US Citizen or Resident Alien



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Federal Earned Income Tables 2025

Children or relatives claimed	Filing as single, head of household, married filing separately or widowed	Filing as married filing jointly
Zero	\$19,104	\$26,214
One	\$50,434	\$57,554
Two	\$57,310	\$64,430
Three	\$61,555	\$68,675

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/earned-income-and-earned-income-tax-credit-eitc-tables>



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Effect on SSI Eligibility

- **Income Limit**
 - SSA excludes federal tax refunds/credits
 - Not included in Countable Income calculation
- **Resource Limit**
 - Unspent refunds/credits excluded from assets for a limited period
 - 12 calendar months from month received
 - Does not have to be set aside to be excluded
- <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant>



Unemployment Insurance (UI)

- Social Security Act of 1935
 - Temporary income for involuntary unemployment
 - Must be through no fault of their own
- Administered by each State
- Some exclusions from 1930s still apply today
- Economy stabilization



Unemployment Insurance (UI)

- Covered
 - Private employers
 - Certain agricultural employment
 - Certain domestic employment
 - Federal civilian employees
 - State and local government
- Not covered
 - Self-employed
 - Elected officials and judiciary
 - Workers employed by their families



UI Impact on SSI and SSDI

SSI

- UI is **unearned** income
- SSI will be reduced by UI less the General Exemption (\$20)

SSDI

- Unearned income has no effect
- Report loss of employment to SSA
- Possible reinstatement of Title II benefits

<https://dol.ny.gov/unemployment/unemployment-insurance-assistance>



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Workers Compensation (WC)

- Disability does not disqualify a person from WC
- Protect employees against loss of income caused by work-related injury, accident, illness, or disease
- Administered by States
 - All 50 States have programs
 - NY State's program is mandatory
- Employees generally give up the right to sue
- Exclusions apply



WC Impact on SSI and SSDI

SSI

- UI is **unearned** income
- SSI will be reduced by UI less the General Exemption (\$20)

SSDI

- Unearned income has no effect, BUT
- Public disability benefits (WC) may reduce SSDI
- Cannot exceed 80% of average current earnings before the disability
- <https://www.ssa.gov/pubs/EN-05-10018.pdf>

NY Workers' Compensation Board: <https://www.wcb.ny.gov/>



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Veteran Benefits

- Over a million veterans in New York State
- Ask about Veterans' benefits
 - Health care, life insurance
 - Stipends for education
- Added benefits for survivors of Veterans killed in combat



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Questions?