

Supplemental Security Income (SSI) & Related Work Incentives

SSI Fact Sheet 2026

Basics of SSI Eligibility

SSI is a low-income, needs-based program. It is intended to supplement income a beneficiary may have, to ensure that the beneficiary is able to cover basic living expenses such as shelter and food. SSI beneficiaries are automatically enrolled in Medicaid (called MassHealth in MA) at no cost. To qualify for SSI, a person must be 65 or older, or under 65 and disabled, and have limited income and resources.

- Beneficiaries who are single cannot have more than \$2,000 in resources.
- Married couples who both receive SSI cannot have more than \$3,000 in resources.
- Beneficiaries can own one home and one vehicle.

SSI Payment Factors

SSI beneficiaries usually receive two payments on the 1st of every month: the Federal Benefit and the State Supplement. Monthly payments can vary from month to month due to the following factors, which Social Security considers when determining the SSI payment:

- Living Situation (Living alone, in someone else's home, or with a roommate)
- Marital Status (Married and if so, does the other spouse also get SSI)
- Earned & Unearned Monthly Income (Working, getting other cash benefits, or other income)
- Applicable Work Incentives (Eligibility for SSI work incentives)

SSI Work Incentives

Social Security created four work incentives for SSI beneficiaries that, if applicable, can reduce the impact countable income normally has on SSI payments when working. These include:

- **Student Earned Income Exclusion (SEIE):** This is a special exclusion for beneficiaries

who are under the age of 22, regularly attending school, and working. With SEIE, a qualified beneficiary in 2026 can earn up to \$2,410 in a month, or a maximum of \$9,730 annually, without experiencing any impact on their SSI cash benefits.

- **Impairment-Related Work Expense (IRWE):** If beneficiaries want to use IRWE, their expenses for items and services must be related to their disability, necessary to work, paid by the beneficiary in the month working, and cannot be reimbursed by another source. As a result, they may be able to keep half the cost of the IRWE in their SSI payment. A few examples of IRWEs are specialized transportation, assistive technology, and prescription copayments.
- **Blind Work Expense (BWE):** If the disability on record with Social Security is statutory blindness, beneficiaries may be able to keep the full cost of expenses, which are needed to work, in their SSI payment. Social Security will consider disability-related expenses (e.g., service animals, adaptive devices) and other expenses (e.g., meals consumed at work, transportation, income taxes).
- **Plan for Achieving Self-Support (PASS):** PASS allows beneficiaries to set aside income and/or resources for a specified time to achieve a work goal. PASS can help establish or maintain SSI eligibility, or increase the SSI payment amount, while saving money to pay for items and services specifically stated in the PASS plan.

SSI & Work - Monthly Calculation

In order to determine SSI payment amounts for the month, Social Security does a calculation where

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they take into consideration the SSI payment factors, as stated previously. Generally, as countable income increases, monthly SSI payments will decrease. This is done by applying two income exclusions:

- General Income Exclusion: \$20 of income (earned or unearned) is not counted.
- Earned Income Exclusion: \$65 of work income is not counted.

In other words, if only work income is received for the month, then \$85 of that is excluded, and will not have any impact on SSI cash benefits. After applying the exclusions, Social Security divides the remaining work income by 2, to determine the countable income. That amount will then be subtracted from the maximum SSI cash benefit associated with the living situation, and the difference will be the adjusted SSI payment.

SSI & Work - Break Even Point

Beneficiaries whose wages increase to the point where their SSI payments reduce to \$0 will:

- Continue having an open SSI case indefinitely due to a healthcare work incentive known as Continued Medicaid Eligibility, or
- Continue having an open SSI case through 1619(b) unless they no longer have a need for Medicaid or exceed the sufficiency of earnings test

Instances where an SSI case will terminate include:

- When excess resources are not exhausted within 30 days of notification, or
- If an SSI cash benefit is not received for 12 consecutive months due to some reason other than excess wages

Tips for Reporting to Social Security

- First, report any new work activity to the local Social Security Field Office right away. At that

time, you must also inform SSA which method of reporting income you will use (from list below) so they can set it up for you. At this time, Social Security may also request a [Work Activity Report \(Form SSA-821\)](#) be completed, which captures basic information about the job.

- SSI beneficiaries have from the 1st to the 6th of each month to report income they received or were paid during the previous month. Report work income to the local Social Security Field office by using one of the following methods:

- **In-person** at local Social Security Field Office
- **Postal mail** of paystub copies. **Tip:** Call the local Social Security Field Office a week after mailing to confirm they received the reported income
- SSI Phone-in Wage Reporting System 1-866-772-0953
- [SSI Mobile Wage Reporting Application](#)
- **Online Reporting:** A *My Social Security Account* is required. To create an account, go to www.ssa.gov

Social Security must be informed immediately about any significant work or life changes, such as increased work hours, job promotions, change of address, bank account, or living situation.

SSI cash benefits will gradually decrease as the beneficiary's monthly income increases. Regardless, SSI beneficiaries will always have more available monthly income when working.

For more information about
Work Without Limits Benefits Counseling

1-877-YES-WORK (1-877-937-9675)

WorkWithoutLimits.org