



Working While on Supplemental Security Income

*The support you need to achieve your work
goals and empower your future*



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CHAMPIONS FOR CHILDREN WITH DISABILITIES®

Supplemental Security Income (SSI) provides financial assistance to individuals with disabilities and limited income and resources. Work incentives can help you increase your income without losing SSI benefits.

Work plays a crucial role in the lives of young adults. It's a pathway to financial responsibility, personal growth, and social belonging. It helps young people define and meet their quality-of-life goals. For young adults with disabilities, employment is especially important. Work is more than a paycheck. It is dignity. It promotes self-sufficiency and full participation in community life. However, despite the benefits of work, young adults with disabilities and their families often hesitate to pursue meaningful employment because of the fear that earning an income will jeopardize their Supplemental Security Income (SSI) benefits.

The worry is understandable. SSI plays a vital role in providing financial stability and access to essential resources for young adults with disabilities. SSI offers cash benefits (up to \$994 per month in 2026) to cover basic living expenses, medical care, and disability-related needs. This gives young adults added security to explore the world of work and focus on skill development, education, and training.

The good news is that the Social Security Administration (SSA) offers work incentives that let you continue receiving SSI benefits while you work. Some of these incentives allow you to increase your net income. Or, if your earnings are too high to receive SSI payments, some incentives protect your eligibility for Medicaid while you are working. Also, in most cases, if you lose your job or are unable to continue working, you can begin receiving payments again without a new application.

For families with a child on Social Security Disability Income (SSDI) or both SSI and SSDI, the incentives and rules will differ. This article focuses on work incentives for SSI beneficiaries.

SSI, SSDI, and Work Incentives

Work incentives provide individuals who receive SSI or SSDI with a pathway to work and additional income from employment. Work incentives and rules differ for SSI and SSDI beneficiaries. Information on SSDI-only work incentives can be found at ssa.gov/disability/work and ssa.gov/redbook.

Benefits: SSI vs. SSDI

SSI

- Provides income to people who have little or no income or resources
- Benefits are paid based on need (no money paid to the family)
- Medical Assistance coverage
- Financed by General Revenue funds in the annual U.S. budget

SSDI

- Replaces loss of earnings from work
- Benefits are paid as an earned right and may be paid to the family
- Medicare coverage
- Financed by FICA taxes and secured in a U.S. Treasury Trust Fund

Work Incentives

It is a misconception that if you work, you will not be eligible for SSI benefits. Work incentives are special rules that allow SSI beneficiaries to progress toward their employment goals while still receiving monthly payments and health care benefits.

Individuals ages 18 or older who qualify for SSI benefits may use the SSA's work incentives program to gain paid work experience during and after high school. These incentives can help create individualized community-based and paid employment opportunities for students without decreasing their cash benefits.

More information on work incentives can be found in the [Red Book: A Guide to Work Incentives and Employment Supports](#) (download the guide at ssa.gov/redbook).

Ticket to Work Program

The Ticket to Work (Ticket) Program, established in 1999, does not require an actual ticket. Rather, the program provides free vocational rehabilitation and employment services to help SSI recipients find and maintain employment.

Like other work incentives, the Ticket Program is designed to help SSI beneficiaries join the workforce while still receiving health care and cash benefits. All SSI work incentives can be used with this program.

How it works: Participants can access a variety of services through Vocational Rehabilitation Services, CareerForce Centers, or other community employment networks. Services vary by provider and may include, but are not limited to, career counseling, training, job placement, benefits counseling, employment support services (including help understanding how their benefits may be affected by work), and ongoing support services. Most adult beneficiaries ages 18 to 65 qualify for the Ticket Program. SSI beneficiaries are not required to work but may choose to work toward an employment goal. Learn more at choosework.ssa.gov.

Student Earned Income Exclusion

The Student Earned Income Exclusion (SEIE) supports students under age 22 who are regularly attending school to pursue education and employment such as work-study programs, paid internships, and summer employment opportunities.

How it works: SEIE allows students to exclude up to \$2,410 per month of earnings (max \$9,730 per year in 2026) from income calculations.

Plan to Achieve Self-Support

Plan to Achieve Self-Support (PASS) allows individuals to set aside income or resources for a specific work goal without affecting their SSI eligibility or cash benefit. The goal must have the potential to reduce the SSI benefit when completed.

How it works: With an approved plan, PASS allows individuals to save more than the SSI resource limit of \$2,000 for approved work-related goals. The individual must have income or resources to set aside, such as wages, inheritance, SSDI benefit, or other funds. PASS may be used for education, assistive technology, vocational training, or starting a business.

Impairment-Related Work Expenses

The Impairment-Related Work Expenses incentive reduces countable income by deducting expenses necessary for work that are related to disability. The cost can be deducted from earnings when calculating the SSI benefit and allows a higher SSI payment.

How it works: The individual must have a disability-related expense necessary for work that is not reimbursed by another source. Disability-related expenses include, but are not limited to, assistive technology and accommodations (e.g., wheelchairs, screen readers, adapted industry-specific equipment, etc.), medical devices, special transportation costs, personal assistance services, and medication.

Earned Income Exclusion

The Earned Income Exclusion encourages recipients to work by allowing them to earn without losing all their benefits.

How it works: There are three income exclusions: a general income exclusion of \$20, an earned income exclusion of the first \$65 of earned income per month, and an exclusion of 50% of the earnings that remain after the previous two exclusions. For example, if an individual earns \$185 per month, the \$20 general exclusion and the \$65 earned income exclusion would be subtracted from the earnings. Then, 50% of the remaining \$100 in earnings would be further deducted, resulting in \$50 counting against SSI benefits.

1619(a) and (b) – Continued Benefits and Medicaid Eligibility

Section 1619(a) allows individuals to continue receiving SSI benefits while working, with higher income limits. SSI cash payments continue even when earned income (e.g., wages) is at or above the substantial gainful activity, or SGA, level (\$1,690 per month in 2026).

Section 1619(b) allows individuals to keep Medicaid benefits when their earnings become too high for SSI cash payments.

How it works: SSI beneficiaries can retain Medicaid coverage when their earnings become too high for SSI cash benefits, as long as the earnings are below a state-specific threshold. (In Minnesota, the threshold in 2026 is \$84,208.) The individual must be currently receiving an SSI cash benefit and demonstrate a need for Medicaid. To start the process, beneficiaries may call their local Social Security office.

Expedited Reinstatement

Expedited Reinstatement allows individuals to return to SSI without a new application if a work attempt is not successful for any reason.

How it works: If SSI benefits stop due to earned income but the individual is unable to continue working within five years, they can request benefits to restart without a new application. They must still meet the SSA's definition of being disabled as well as the SSI's financial and resource criteria.

More information and examples of work incentives can be found on the SSA's, [SSDI and SSI Work Incentives](#) webpage.

How to Begin Using Work Incentives

After high school, individuals receiving SSI benefits can apply for vocational rehabilitation services (VRS) and work with their counselor to explore appropriate SSI work incentive options. These work incentives can be incorporated into a VRS Individualized Plan for Employment.

Individuals may also choose to work with state or community employment providers, such as [CareerForce Centers](#), that have entered into an agreement with the SSA to support SSI beneficiaries as they transition to work. These providers are known as employment networks, or ENs.

Options can be found on the SSA's [Ticket to Work website](#). More information about work incentives and Ticket to Work is available online at ssa.gov/work or by calling the Ticket Program help line at 1-866-968-7842.

If you are an SSI beneficiary, work incentives can help you enter or remain in the workforce without the fear of losing your cash and medical benefits. In addition, the Ticket to Work Program provides you with resources and support for career development. SSI work incentives can make it possible to explore the world of work and access a pathway to greater independence.

PACER Resources

[Will Your Young Adult Qualify for Supplemental Security Income \(SSI\)](#)

This handout is part of a series on SSI. It is tailored for parents of youth with disabilities and provides a detailed description of the SSI application process. It also provides common reasons why applications are denied.

[The Supplementary Security Income Appeals Process](#)

This is the second in a series of articles addressing SSI. It is written for young adults with disabilities and their parents or advocates and presents information about the four levels of the SSI appeal process.

Additional Resources

[Work Incentives—Social Security Administration \(SSA\)](#)

Access general descriptions of work incentives for SSDI and SSI beneficiaries.

[The Center at Cornell University - Toolkit](#)

This online Toolkit helps individuals with disabilities, families of individual with disabilities, and professionals understand the SSI income rules for working people.

[Spotlight on ABLÉ Accounts—SSA](#)

Learn more about tax-free savings accounts available to cover qualified disability expenses for people with disabilities.



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