

## SSI Income Rules

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### Income:

Anything received in cash or in kind that can be used to meet needs for food or shelter. Income is counted when it is actually or constructively received.

### 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 received in exchange for work; net income from self-employment; sheltered workshop earnings; royalties from publications; and garnished funds taken from a paycheck.

### Common Earned Income Exclusions:

- Earned income of full-time students, under age 22, up to \$2,350 per month/\$9,460 per year (in 2025)
- Any portion of the \$20 general exclusion not applied to unearned income
- \$65 per month and one-half of remaining gross earned income in a month
- Impairment related work expenses, blind work expenses, and income set aside in an approved Plan to Achieve Self Support
- Irregular or infrequent earned income of up to \$30 per quarter
- Income tax refund payments

### Unearned Income:

All income that is not earned income.

### Common Unearned Income Exclusions Include:

- First \$20 of unearned income as a general income exclusion
- Irregular or infrequent unearned income of up to \$60 per quarter
- Needs-based assistance wholly funded by state or city, disaster relief assistance
- All interest on excluded burial resources
- All interest and dividend income on countable resources, such as checking and savings accounts
- Cash gifts received that are used for paying tuition or educational expenses if used within nine months
- Nine full months to "spend down" retroactive SSI or Social Security Disability Insurance (SSDI) benefits
- Distributions from an ABLE account for Qualified Disability Expenses

### Effective 9/30/24, Third-Party Gifts of Food No Longer Counted as In-Kind Income

- Historically, gifts of food or contributions toward the cost of food by family, friends, and others were considered unearned income under In-Kind Support and Maintenance (ISM) rules.
- Under the old rules, gifts of food could reduce an SSI payment by as much as \$322.33.
- Effective 9/30/24, a gift of food, a contribution toward the cost of food, or a free meal will not count as income to the SSI recipient.

**Non-Income Items:** These are not considered income by the SSI program. Examples include:

- Medical care and services (include VA payments for unusual medical expenses)
- Income tax refunds, money borrowed, and money received as repayment of a loan

**Special Income Exclusions:**

- Nonrecurring income received in the first month of eligibility for SSI is counted in the first month only.
- Payments to Japanese internees by the United States and Agent Orange settlement payments.

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