



SSI Income Rules

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 \$2,410 per month/\$9,730 per year (in 2026)
- 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 up to one third of the SSI.
- 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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