

SSI and Employment

2026

SSI Federal Benefit Rate

\$994 - The most my SSI payment can be each month in 2026

- SSI is a payer of last resort, which means my SSI payment goes down if I have other income.
- Less than half of the money I earn from work counts when figuring out my SSI payment.

Money That Doesn't Count

SSI has rules called “exclusions” and “disregards” that let me keep some income without it lowering my SSI payment.

- \$20 - General Income Exclusion (GIE)
- \$65 - Earned Income Exclusion (EIE)
- One-half Disregard

Example Calculation

Example Monthly Earnings from Job	\$1,085
Basic Cash Deductions (GIE + EIE)	\$85
Remaining Balance	\$1,000
One-Half Disregard	Divide by Two
Total	\$500
Estimated SSI Payment (\$994 – Total)	\$494
Total Monthly Income	\$1,579

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Income Threshold

\$47,856/year – I can earn this much before it might affect SSI/Medicaid eligibility. Even when work makes my SSI payment smaller, eligibility remains.

1619b is a special rule that allows me to keep my SSI and Medicaid even if I earn so much that my SSI payment becomes \$0.

Resource Limit

\$2,000 – This is the most money I can have in countable assets or savings.

There are special savings programs like **ABLE** or a **Special Needs Trust** that are not counted and let me save more money without losing my benefits.

Wage Reporting

- I need to tell Social Security (SSA) how much I earn each month. This helps them set the right amount for my SSI payment and avoid overpayment.
- There is a two-month accounting cycle. The money I make will change my SSI payment two months later.
- I also need to report if I get a new job or if my living situation changes, like when I start or stop paying rent.

Please contact win.refer@odhs.oregon.gov if you would like this material in other languages, large print, braille or a format you prefer free of charge.

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