

Extended Period of Eligibility (EPE)

2026 Fact Sheet on Title II Self-Employment Work Incentives

What is the Extended Period of Eligibility (EPE)?

The EPE is three years (36 months) of protection of your eligibility to receive a Title II payment. It begins the month after your Trial Work Period ends and continues whether you are working or not working.

How does the EPE work?

You continue to receive your payment for any month where your self-employment earnings are below Substantial Gainful Activity (SGA). In 2026, SGA is **\$1,690 per month** (\$2,830 if your disability is based on blindness). You will receive your Title II benefit the first month you earn SGA and for two more months. After that, you may not be due a payment any month you earn SGA, but your payment will start again if your disability causes you either to stop working or to reduce your earnings below SGA **and you are still within the 36-month period** (you must notify your local Social Security Office).

Trial Work Period (9 months)	Extended Period of Eligibility (36 months)
Receive full benefit while working	Receive benefit if countable NESE is under SGA - \$1,690 per month in 2026

How does SSA count self-employment income?

Only earned income can affect Title II disability benefits, so Social Security must first determine if your work activity counts as self-employment or a hobby. If Social Security decides you have self-employment income, they will only count your **Net Earnings from Self-Employment (NESE)**. NESE is your gross business income minus your business expenses multiplied by 0.9235. Social Security allows you to deduct any business expense that is allowed by the Internal Revenue Service (IRS) and reported on your federal income tax return. Social Security also has self-employment work incentives that can help lower your countable NESE if you are earning over SGA (for details see the fact sheet, *Work Incentives That Can Lower Your NESE*). With self-employment, during and after the EPE, Social Security will average your annual NESE by the number of months during the year that you operated your business. For example, if your business was in operation from May to December, your NESE for these months is annual NESE divided by 8.

Do I need to tell Social Security that I am working?

Yes. You must give Social Security a copy of your completed federal income tax return every year you are self-employed so they can determine whether you are earning SGA. Social Security may ask you to complete a Work Activity Report for Self-Employment.

What happens after the EPE ends?

If you are consistently able to earn SGA after the EPE is over, your Title II eligibility will end. But Expedited Reinstatement may be available (for details, see the fact sheet about this work incentive).



Vocational Services

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