

Extended Period of Eligibility (EPE)

2026 Fact Sheet on Title II 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.

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

How does the EPE work?

You continue to receive your Title II payment any month where your **countable** job income is below Substantial Gainful Activity (SGA). In 2026, SGA is **\$1,690 per month**. (If your disability is based on statutory blindness, your 2026 SGA amount is \$2,830 per month). The first month you earn SGA after the Trial Work Period, you will receive your payment for that month and two more months. After that, you may not be due a payment for any month you earn SGA. But remember, no matter how much you were earning, if your disability causes you either to stop working or reduce your income below SGA during this period, your Title II payment will start again after you notify your local Social Security Office.

How does Social Security count job income?

Social Security first looks at your gross job income (before taxes are taken out), and then they subtract Impairment Related Work Expenses (IRWE), Employer Subsidy, and any other applicable work incentives (for details, see the info sheets about these work incentives). Job income counts in the month it was earned unless Social Security cannot verify when earned. Then, it counts in the month it was paid.

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

Yes. You must let Social Security know when you start or stop working. We also recommend reporting your job income to Social Security every month you work. If there is a month you earn close to SGA, give Social Security proof of when your income was earned and proof of any work incentives that could lower your countable income.

What happens after the EPE ends?

After your 3-year EPE is over, you will need to continue to report your job income to Social Security. 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 info sheet about this work incentive).

Can someone help me with this?

Yes! A Community Work Incentives Coordinator (CWIC) and the Social Security Administration can help you access the work incentives that apply to you.



Vocational Services

Benefits Counseling Services • 1-888-208-8700 • benefitsandworkinme.org