

2026 Social Security Changes: Information for Agencies Serving Vulnerable Populations

The Social Security Administration (SSA) has implemented several changes to Supplemental Security Income (SSI) administration, including expanded financial account verification, electronic wage reporting, increased use of technology, and expanded use of SSI redeterminations and related verification processes. SSA describes these changes as efforts to improve payment accuracy, reduce overpayments, and streamline administration.

Understanding these updates can help homeless services agencies and partner organizations better support individuals who are receiving benefits or navigating the application process.

What Remains the Same

While SSA has introduced administrative enhancements and expanded its use of technology, the core SSI and SSDI programs have not been replaced or fundamentally restructured. The 2026 changes described in this brief do not create new general work requirements for receiving SSI or SSDI and do not change the basic disability eligibility framework.

The fundamentals remain the same:

- Individuals must still meet the applicable medical and non-medical eligibility requirements for SSI or SSDI.
- SSI remains a needs-based program in which income, resources, and living arrangements can affect eligibility and payment amounts.
- SSDI continues to be based on disability and an individual's insured status or qualifying work history.
- The application process still depends on complete information and supporting documentation, including medical evidence, and SSA may request additional information as a claim is reviewed.
- Existing rules related to work and earnings continue to apply. Working does not create a new work requirement for SSI or SSDI, although earnings may affect eligibility or benefit amounts under existing program rules.

What has changed is primarily how SSA verifies information, communicates with applicants and recipients, and processes certain tasks. Staffing constraints may also contribute to delays and make timely follow-up especially important. These administrative changes may affect how individuals interact with SSA, but they do not change the core purpose of SSI and SSDI or create new general work requirements for disability benefits.

Key Changes and Considerations for Agencies

Financial Account Verification

SSA has expanded use of the Access to Financial Institutions (AFI) system to verify financial accounts and identify potential eligibility or payment issues earlier.

Considerations for agencies:

- Work with individuals to obtain bank statements, financial records, or other documentation when/if requested by SSA.
- Review SSA requests with individuals, explain what information is needed, and assist with gathering and submitting documentation within stated timeframes.
- Assist individuals report changes in income or resources and, when appropriate, retain copies of any information submitted to SSA. Income or changes can be submitted online or by phone and should be reported monthly.
- Help individuals gather documentation needed to clarify joint accounts, account ownership, or other financial information when requested.

SSI/SSDI Redeterminations

SSA is expanding its use of non-medical redeterminations and related verification processes, which review factors such as income, resources, living arrangements, and other circumstances used to determine continued eligibility for Social Security Disability Benefits (SSI/SSDI).

Considerations for agencies:

- For individuals experiencing unsheltered homelessness, establish a reliable way to maintain contact with SSA. Work with individuals to keep telephone numbers and mailing information current, identify a reliable mailing address when available, and regularly check for SSA correspondence.
- Review SSA notices with individuals, explain required next steps, and assist with completing forms, gathering verification documents, and responding within stated timeframes. Providers with a Representative ID ([Social Security Online - SSA-1699 Registration of Individuals and Staff for Appointed Representative Services](#)) may represent applicants with any 'Post Entitlement Issues' via the SSA-1696 ([Appointment of Representative](#))
- When an individual moves into housing, assist with updating the individual's address and other contact information with SSA as part of the housing transition and stabilization process. SSA announced that individuals who call to update their address will now be automatically routed to representatives who can complete the change during the same call.
- Assist individuals with reporting required changes in income, resources, address, employment, marital status, or living arrangements, and help ensure that all required information is submitted to SSA.
- Help individuals maintain copies of SSA notices, submitted forms, financial records, and other documentation needed for ongoing eligibility reviews.

Technology and Access to SSA

SSA continues to expand technology-based services, including digital notices, online document submission, and claim-status information through my Social Security. Paper notices continue to be mailed.

Individuals may have limited access to internet, phones, computers, identification, and other digital tools. For those experiencing unsheltered homelessness, additional barriers such as limited access to charging, mail, and secure document storage can make maintaining consistent communication with SSA difficult.

Considerations for agencies:

- Provide access to a phone, computer, internet connection, printer, or scanner and assist individuals with completing SSA-related tasks when needed.
- Help individuals access and use a my Social Security account when appropriate, including reviewing information, submitting documents, or checking claim status together when assistance is needed.
- Assist individuals with obtaining or replacing identification documents needed to complete SSA processes.
- Arrange transportation and, when appropriate, appointment support when an in-person SSA visit is required.
- Understand that while SSA has made significant technological advancements, many components of the SSI/SSDI application process still cannot be completed online. Ongoing advocacy and support are recommended to help ensure applicants submit complete and accurate SSI/SSDI applications.

Electronic Wage Reporting

SSA has fully implemented the Payroll Information Exchange (PIE), which allows timely wage information to be obtained electronically and is intended to reduce reporting burdens and prevent payment errors and overpayments.

Considerations for agencies:

- Review applicable wage-reporting requirements with individuals who work and assist with reporting when needed.
- Help individuals organize and maintain paystubs and employment records that may be needed for SSA reporting or verification.
- Assist individuals with reporting changes in employment, wages, or work hours when required and retain confirmation or copies when available.

Existing SSI Rules to Keep in Mind

SSI is a needs-based program, so eligibility and benefit amounts are affected by factors such as income, resources, living arrangements, and other personal circumstances.

Agencies should be prepared to assist with reporting and documentation when an individual:

- Moves from homelessness into housing or changes living arrangements.

- Moves in with family or friends.
- Begins working or changes employment.
- Receives a lump-sum payment or other financial resource.
- Opens or closes a bank account.
- Enters or exits an institution or incarceration.
- Experiences another significant change in income or resources.
- Changes in marital status

Coordinating Multiple Benefits

Many SSI recipients also receive Medicaid, SNAP, housing assistance, or other benefits. Each program has its own eligibility and reporting requirements.

Reporting a change to SSA should not automatically be assumed to update another benefit program. Changes in income, employment, household composition, or housing may need to be reported separately to other programs.

Practical Considerations for Agencies

As SSA expands financial verification, non-medical redeterminations, electronic wage reporting, and other technology-based processes, agencies may need to provide more hands-on support to help individuals respond to SSA requests accurately and on time, ensuring continuity of benefits.

- Maintain consistent contact with individuals who have pending SSA applications, redeterminations, or verification requests, particularly when they are unsheltered or have limited access to mail, phones, or internet.
- Incorporate updating SSA on any address and contact updates into housing move-in and stabilization activities when an individual moves from homelessness into housing.
- Review SSA notices and forms with individuals, explain requirements in clear language, and assist with completing and submitting requested information.
- Help individuals gather and organize identification, financial records, employment information, medical records, and other documentation needed for SSA processes.
- With appropriate consent, coordinate with healthcare, behavioral health, hospital, and other providers when records or additional information are needed for an SSI/SSDI application or review.
- Track important SSA deadlines, appointments, outstanding documents, and follow-up needs when providing ongoing case management or benefits assistance.
- Provide access to phones, internet, computers, printing, scanning, transportation, and appointment support needed to complete SSA tasks.
- Follow up after forms or documentation are submitted and assist individuals with responding to additional SSA requests or changes in benefit status.
- Connect individuals with SSA, legal assistance, SSI/SSDI application-trained case management staff, benefits specialists, or other qualified support when additional guidance is needed.

Key Takeaway

Income and housing are important components of long-term stability. For individuals receiving Social Security Disability Benefits, maintaining communication with SSA can help support continuity of income as housing circumstances change.

For individuals experiencing unsheltered homelessness, agencies should actively assist with maintaining SSA contact, completing required tasks, and responding to notices when access to mail, phones, internet, transportation, or documentation is limited. When an individual moves into housing, updating SSA contact information should be incorporated into housing stabilization activities.

As the 2026 SSI administrative changes are implemented, consistent, person-centered assistance with documentation, communication, deadlines, and follow-up can help individuals navigate SSA requirements while supporting income continuity and housing stability.

Source: [Social Security Administration: Social Security Announces Significant Improvements in the Supplemental Security Income Program, July 24, 2026.](#)

This resource provides additional information on recent SSI administrative changes, including financial account verification, electronic wage reporting, non-medical redeterminations, and other benefit administration updates.