Property Essential to Self-Support (PESS)

2026 Fact Sheet on Work Incentives

What it is:

Property Essential to Self-Support (PESS) is a Social Security provision that allows individuals to exclude certain property from resources that are necessary for their means of self-support.

How it helps:

If you are receiving Supplemental Security Income (SSI) benefits and:

- Own properties or equipment that you use in your job,
- Own property that provides income,
- Own property that you use to provide goods to feed your household,

Tell your Social Security Administration (SSA) representative how this helps you earn money.

How it works:

Social Security will not count the following:

- The total value of tools or equipment used for trade or business, for example, carpenter tools, mechanical tools, computers, wheelchairs, or inventory used for a trade or business.
- Certain amounts of the value of non-business properties used to produce goods, for example, land used to produce vegetables or livestock solely for consumption by the individual's household.
- Some amounts of non-business income-producing properties provided that the property yields profit.

Contact your local SSA Claims Representative to explore if PESS applies to you.

How to find more information and help:

Kentucky Disability Benefits 101
Ticket to Work Helpline
1-866-968-7842

Work Incentives Planning & Assistance (WIPA)
Center for Accessible Living
844-689-6620 (voice)
888-813-8652 (TTY)
wipa@calky.org

WIPA Goodwill Industries of Kentucky
866-336-3316 (voice)
866-833-2976 (TTY)
workincentives@goodwillky.org

This fact sheet has been prepared under the guidance of a certified Community Partner Work Incentives Counselor (CPWIC) through training authorized by the Social Security Administration. This is not a Social Security Administration document.