



The Basics:

What You Need to Know About Working While Getting SSD

CAN I WORK WHILE GETTING SSD?

- **YES! You can work** while receiving SSD. Your work earnings may lower your benefit amount, and the Social Security Administration (SSA) will want to know how much you are earning.
- **Substantial Gainful Activity (or SGA)** is a term SSA uses to describe a level of work activity. The SGA amount for people with disabilities other than blindness is **\$1,090 per month in 2015**.
- If you are earning more than SGA, over time SSA will review your disability case to see if you still qualify for SSD. This is called a Continuing Disability Review, or CDR.
- **The rules for how work income affects your disability benefits are different for SSI and SSD.**

HOW CAN WORK AFFECT MY SSD BENEFIT?

Working can affect your SSD benefit. There are two especially important periods of time to pay attention to. These two periods are called the Trial Work Period and the Extended Period of Eligibility.

WHAT IS THE TRIAL WORK PERIOD?

The Trial Work Period (TWP) is the time when you can test your ability to work for at least 9 months without affecting your monthly benefit check at all.

- The monthly earnings amount that SSA uses to determine if a month counts for the TWP in 2015 is \$780. Your TWP period begins **only** if you earn \$780 or more per month.
- During the TWP, you will receive your entire SSD benefit regardless of how high your earnings are as long as you continue to have a disabling impairment.
- The TWP ends when you earn \$780 or more in **any** 9 months in a 60-month (or 5-year) period. The 9 months do not need to be consecutive or in the same year. After the TWP, SSA will conduct a CDR to determine whether or not you still meet their definition of “disabled.”

WHAT IS THE EXTENDED PERIOD OF ELIGIBILITY?

The Extended Period of Eligibility (EPE) is a 36-month (3-year) period that begins the month following the end of the TWP, as long as you still meet SSA’s definition of “disabled.”

- After a 3-month “grace period,” the first time you earn **more than** SGA during the EPE, your benefits will stop. If you earn **below** SGA during the EPE, your benefits will continue.
- If your SSD checks stopped because you earned above SGA during the EPE, your benefits can be restarted without filing a full new application if your earnings fall back below SGA.
- After the EPE is over, if you ever earn over SGA, your SSD benefits will be stopped. However, if you stop earning SGA during the five years after the EPE is over, you can file a new application and request Expedited Reinstatement (EXR).

WHAT MUST I REPORT TO SOCIAL SECURITY?

- Report any changes in work activity including starting or stopping work.
- Report any changes in work such as duties, hours or pay.
- Report any impairment- or disability-related work expenses that you have.

HOW DO I REPORT MY WORK INCOME TO SOCIAL SECURITY?

- Phone (1-800-772-1213) between 7am and 7pm Monday – Friday.
- Fax, mail, or visit your local SSA office. To find the address of your local SSA office, go to **socialsecurity.gov** and click on “Locate a Social Security Office.”
- **Ask for a receipt to verify that you have fulfilled your obligation to report.**