

Working While Receiving Social Security Disability Income (SSDI)

Can You Work While Receiving Social Security Disability Insurance Benefits?

Yes. If you receive Social Security Disability Insurance (SSDI), you can work for a certain period of time before your income will affect your benefit amount and eligibility. You are entitled to what is called a “trial work period” and “extended period of eligibility.” The rules for working are explained below.

The following rules do **not** apply to Supplemental Security Income (SSI) benefits.

What is a Trial Work Period?

SSDI recipients are entitled to a “trial work period.” The trial work period allows you to test your ability to work for at least nine months. They do not need to be consecutive. During your trial work period, you will receive your full Social Security benefits regardless of how much you earn as long as you report your work activity and you continue to have a disabling condition. You must earn a certain amount per month for that month to count as one of your nine months of the trial work period. In 2020, a “trial work month” is any month in which your total earnings are \$910 or more, or, if you are self-employed, you earn more than \$910 or spend more than 80 hours in your own business. Your trial work period should expire when you have worked nine “qualifying trial work months” within a 60-month (5-year) period. This means you are entitled to one nine-month trial work period for each 60 months that you receive SSDI benefits.

Once you complete all nine months in your trial work period, Social Security Administration may review your benefit eligibility. If they decide you have successfully completed the trial work period and are no longer disabled, your benefits will continue for three more months and then stop. However, many people are still found disabled after this trial work period. If you are still disabled, Social Security will then grant you 36 more months in which you can work and earn certain levels of income.

What if You Are Still Disabled After Your Trial Work Period?

If you complete your trial work period but continue to be disabled after your trial work period, you can receive your SSDI benefits for 36 months (3 years) without reapplying for benefits. This 36-month period is called an “extended period of eligibility.” During this 36-month period, you will automatically receive your *entire* SSDI benefit for any month that your earnings are below \$1,260 (substantial gainful activity level for 2020). If you earn more than \$1,260, you should not receive a SSDI check for that month.

During the 36-month time period, the Social Security Administration will review your case to determine if you are still disabled. However, you should not count on Social Security to always stop your benefits in time. Sometimes Social Security does not catch your work activity in time, which results in an overpayment, requiring you to pay back any amount that was overpaid to you.

What Happens If You Lose Your Job?

If you lose your job during a trial work period, your benefits will not be affected. If you lose your job during the 36-month extended period of eligibility, call Social Security and your benefits will be reinstated as long as you are still disabled. You do not have to reapply for the benefits or undergo any waiting period as you did when you first applied for SSDI benefits.

What Happens If You Go Back to Work but Have to Stop Because of Your Disability?

If you are forced to stop working or your earnings are reduced to below \$1,260 per month after less than six months of working because of your disability, this period of employment may be considered an “**unsuccessful work attempt.**” Earnings from an unsuccessful work attempt cannot be considered when determining whether your disability continues.

Do You Need to Tell Social Security Administration When You Work?

Yes! Notify Social Security about any change in your working situation. This includes beginning employment, stopping employment, pay increases or if you begin to use equipment that may be excluded from your pay. Notify your local Social Security office by telephone and in writing about the changes. For your records, keep copies of each letter that you send. Social Security Administration may make mistakes during the 36-month eligibility period, so it is important to keep good records of all your communication with them.

Which Expenses Can Be Deducted from Your Earnings?

Social Security Administration allows for the deduction of work expenses related to your disability from your earnings before they calculate your monthly income. These expenses may include the cost you pay for any item or service you need to work. Possible examples of include: a seeing-eye dog, prescription drugs, transportation to and from work (under very specific conditions), a personal attendant or job coach, a wheelchair, or any specialized work equipment.

How do the Trial Work Period and Extended Period of Eligibility Affect Medicare Coverage?

If Social Security stops your disability payments because you have earnings at or above the substantial gainful activity level (\$1,260), *but you are still disabled*, Medicare can continue for at least 93 months after the trial work period. After that, you can buy Medicare coverage by paying a monthly premium.

If you have any questions regarding this information, call our Health Intake Line at (408) 280-2420.

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Revised February 2020

WORKING WHILE DISABLED SSDI WORKSHEET

Client Name: _____

TRIAL WORK PERIOD

The Trial Work Period (TWP) is the 9 months allowed to receive **full benefits** while you **test your ability to work**. A **trial work month** is any month when your gross* earnings as an employee are **\$910 or more in 2020**.¹

Note: The 9 months can be non-consecutive months during a 5-year period.

1	2	3	4	5	6	7	8	9
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EXTENDED PERIOD OF ELIGIBILITY

The Extended Period of Eligibility (EPE) is the **36 consecutive months** following the TWP. During the EPE, you continue to receive full benefits only for months **your gross* earnings are below \$1,260 in 2020**.²

1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18
19	20	21	22	23	24	25	26	27
28	29	30	31	32	33	34	35	36

¹ Trial work period amounts were \$880 in 2019, \$850 in 2018, \$840 in 2017, \$810 in 2016, \$780 in 2015, \$770 in 2014, \$750 in 2013, \$720 from 2010-2012, \$700 in 2009, \$670 in 2008, \$640 in 2007, \$620 in 2006, \$590 in 2005, \$580 in 2004.

² SGA amounts were \$1,220 in 2019, \$1,180 in 2018, \$1,170 in 2017, \$1,130 in 2016, \$1,090 in 2015, \$1,070 in 2014, \$1,040 in 2013, \$1,010 in 2012, \$1000 in 2010-2011, \$980 in 2009, \$940 in 2008, \$900 in 2007, \$860 in 2006, \$830 in 2005, \$810 in 2004.

NOTE: Trial Work amount and SGA amount are both increased each year.

* Gross earnings mean the amount of money you earn before most deductions and taxes.