

THE TRUTH ABOUT WORKING WHILE RECEIVING SSDI IN 2025



Social Security Disability Insurance

pays a monthly benefit based upon your work record and/or the work record of a responsible family member and health insurance through Medicare after a 24 month waiting period.

You can work, earn money, and continue to receive your full SSDI benefits until Social Security determines you have the ability to consistently produce significant income (currently defined as the ability to earn \$1,620 per month or \$2,700 if you are blind). This is called **substantial gainful activity**.



Adjustments to Substantial Gainful Activity

Substantial Gainful Activity (SGA) refers only to earned income. Some assistance your employer provides to you, but not other employees, may inflate your apparent ability to earn SGA and their value could potentially be disregarded from the SGA decision. Some of the most common are: assistance from an employment specialist, frequent rest breaks, provided with special equipment, assigned work especially suited to impairments, specially arranged concessions, a lower standard of productivity or efficiency, or given the opportunity to work because of a family relationship, past association, or the employer's concern for the person's welfare.

See www.ssa.gov/redbook for more details.



The Trial Work Period

is the first step toward long term employment. It is a total of nine months over a five year period of time. During those nine months, you can earn an unlimited amount of money and test your ability to work. Each month you earn \$1,160 or more, counts as a trial work month. When you have used all of the Trial Work Period months, if SGA has not been determined, an Extended Period of Eligibility begins and there are other work incentives available. Learn more at

www.ssa.gov/work/WIPA.html