What is Substantial Gainful Activity?

2026 Fact Sheet on Work Incentives

What it is:

- For Social Security Disability Insurance (SSDI) beneficiaries, work incentives are available to plan for future benefit needs.
- These work incentives occur sequentially along a timeline, allowing people to test their earning capacity.
- The Trial Work Period (TWP) will help SSDI beneficiaries in their efforts toward employment by allowing them to test their ability to work to their fullest potential while still receiving their SSDI cash benefit.
- If you are receiving SSDI benefits based on your disability, Substantial Gainful Activity (SGA) is what Social Security uses to determine if your benefits will continue after you complete your Trial Work Period.

How it works:

In 2026, the SGA level is $1,690 gross in countable monthly earnings (for individuals who are blind, the SGA level is $2,830 gross in countable earnings). Social Security will use guidelines to determine countable earnings to evaluate whether your earnings are above the SGA level. It is important to remember that SGA is the Social Security Administration's decision based on your work activity and other factors.

Social Security will check to see if your work activity is "substantial" and will use a variety of factors to determine this. They check to see if work activity is above the SGA level on a continuing and consistent basis. They may also check with you to see if you have any available work incentives, such as Subsidies or Special Conditions or Impairment-Related Work Expenses, which can be considered to reduce your countable earnings below the SGA.

If you receive an SSDI benefit payment, you may be asked to complete a form called the SSA-821. This form helps Social Security evaluate your circumstances and determine if any other work incentives are available before determining whether you earn at the SGA level.

If you are working and think you have used Trial Work months or are earning over the SGA level, report your earnings to Social Security so that they can make timely decisions about your benefits and work.

A Community Work Incentives Coordinator can help you further understand Substantial Gainful Activity and explore other work incentives that may apply 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.