



The Truth About Working While Receiving Social Security Disability Insurance (SSDI) in 2026

Social Security Disability Insurance (SSDI)

SSDI 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 \$1,690 per month or \$2,830 if you are blind). This is called **Substantial Gainful Activity (SGA)**.

Trial Work Period (TWP)

TWP is the first step towards long-term employment. It's a total of nine months over a five-year period. During those nine months, you can earn an unlimited amount of money and test your ability to work. Each month you earn \$1,210 or more counts as a trial work month. When you have used all the TWP months, if SGA has not been determined, an Extended Period of Eligibility (EPE) begins, and there are other work incentives available.

Social Security Work Incentives

Two work incentives that allow an SSDI beneficiary to earn more than SGA are Impairment Related Work Expenses (IRWE) and Subsidy. The IRWE and the Subsidy Fact Sheets can be found on the Supported Employment Training Project's (SETP) [SSI/SSDI page](#). Click on SSDI.



Where Can I Find More Information?

Learn more about [Kentucky's WIPA Program](#).

