



What is Substantial Gainful Activity?

2020 Fact Sheet on Work Incentives

For Social Security Disability Insurance (SSDI) Beneficiaries, a range of work incentives are available to plan for future benefit needs. These work incentives occur sequentially along a timeline to allow people to test their earning capacity. The Trial Work Period 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.

How It Helps You:

If you are receiving Social Security Disability Insurance benefits based on your disability, Substantial Gainful Activity (SGA) is a factor that is used to determine if your benefits will continue after you complete your Trial Work Period.

How It Works:

In 2020 the SGA level is \$1,260 in countable monthly earnings (*for individuals who are blind, the SGA level is \$2,110 in countable earnings*). In determining countable earnings, Social Security will use some guidelines to evaluate whether your earnings are above the SGA level. It is important to remember that SGA is a **decision** that is made by the Social Security Administration based on your work activity and other factors.

Social Security will check to see if your work activity is actually “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 **Subsidy or Special Conditions** or **Impairment-Related Work Expenses** that can be considered to reduce your countable earnings below the SGA.

If you are receiving an SSDI benefit check, you may be asked to complete a form called the SSA-821. This form helps Social Security evaluate all of your circumstances and assess for any other work incentives that may be available to you before determining whether you are earning at the Substantial Gainful Activity Level.

If you are working and think you have used Trial Work months or are earning over the Substantial Gainful Activity 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 be applicable to you.

The information contained in this fact sheet has been reviewed by the Social Security Administration, Office of Employment Support Programs for Accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.

For more information and support on your work incentives, contact:

**Center for Accessible Living
Louisville, KY
888-813-8497—
Louisville
888-261-6194—Murray
888-813-8652 (TTY)**

**Goodwill Industries of KY
Lexington, KY
866-336-3316 (voice)
866-833-2976 (TTY)**