

# Substantial Gainful Activity (SGA) and Impairment-Related Work Expenses (SSDI and SSI) v.1/5/2003

“Substantial Gainful Activity Amounts”

<http://www.ssa.gov/OACT/COLA/SGA.html>

“To be eligible for disability benefits, a person must be unable to engage in substantial gainful activity (SGA). A person who is earning more than a certain monthly amount (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA. The amount of monthly earnings considered as SGA depends on the nature of a person's disability. The Social Security Act specifies a higher SGA amount for statutorily blind individuals; Federal regulations specify a lower SGA amount for non-blind individuals. Both SGA amounts increase with increases in the national average wage index.”

The monthly SGA amount for statutorily blind individuals for 2003 is \$1,330. For non-blind individuals, the monthly SGA amount for 2003 is \$800.

From: SSA Office of Employment Support Programs

<http://www.ssa.gov/work/ResourcesToolkit/glossary.html#S>

“We evaluate the work activity of persons claiming or receiving disability benefits under SSDI, and/or claiming benefits because of a disability (other than blindness) under SSI. Under both programs, we use earnings guidelines to evaluate your work activity to decide whether the work activity is substantial gainful activity and whether we may consider you disabled under the law. While this is only one of the tests used to decide if you are disabled, it is a critical threshold in disability evaluation.”

From: SSA Office of Employment Support Programs

<http://www.ssa.gov/work/ResourcesToolkit/glossary.html#I>

“Impairment-Related Work Expenses (SSDI and SSI)

We deduct the cost of items and services that you need to work because of your impairment (e.g., attendant care services, medical devices, etc.) when we decide if you are engaging in SGA. It does not matter if you also need the items for normal daily activities. We can usually deduct the cost of these same items from earned income to figure your SSI payment.”

From: Social Security Online: Answers to Your Questions

Answer ID: 483

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[http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std\\_adp.php?p\\_sid=jDn7YOrg&p\\_lva=&p\\_faqid=483&p\\_created=975700363&p\\_sp=cF9zcmNoPTEmcF9ncmlkc29ydD0mcF9yb3dfY250PTEyJnBfc2VhcmNoX3RleHQ9SW1wYWlybWVudC1SZWxhdGVklFdvcmmsgRXhwZW5zZXMmcF9zZWVyY2hfdHlwZT0zJnBfY2F0X2x2bDE9fmFueX4mcF9jYXRfbHZsMj1\\_YW55fiZwX3BhZ2U9MQ\\*\\*&p\\_li=](http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std_adp.php?p_sid=jDn7YOrg&p_lva=&p_faqid=483&p_created=975700363&p_sp=cF9zcmNoPTEmcF9ncmlkc29ydD0mcF9yb3dfY250PTEyJnBfc2VhcmNoX3RleHQ9SW1wYWlybWVudC1SZWxhdGVklFdvcmmsgRXhwZW5zZXMmcF9zZWVyY2hfdHlwZT0zJnBfY2F0X2x2bDE9fmFueX4mcF9jYXRfbHZsMj1_YW55fiZwX3BhZ2U9MQ**&p_li=)

*Question:*

"If I am on Supplemental Security Income (SSI) disability, what is the affect on my benefits if I work?"

*Answer:*

"Unlike Social Security disability, there is no trial work period for Supplemental Security Income (SSI) disability beneficiaries. For someone who is working, the first \$65 (\$85 if the person has no other income in a month) of earnings in a month are disregarded. After that we consider \$1 for every \$2 the person earns in a month. We also deduct from the monthly earnings any monthly expenses that a person, who has a disability, has which are needed by the person to work, are related to the person's impairment and paid by the person. These expenses are deducted before we apply the \$1 for \$2 computation."

"For someone who is blind, we deduct any expenses the person has in order to work that are paid by the person. This amount is deducted from the earnings after the \$1 for \$2 computation from the monthly earnings. The remaining earnings are added to any other income the person receives in a month, such as a pension or unemployment insurance, and the result is deducted from the federal benefit rate, which is \$531 a month (\$552 for 2003). If the person has only earnings, and doesn't pay for any expenses to work as mentioned, the person can earn up to \$1,147 in a month (\$1189 in 2003) before the person's SSI federal cash payments stop."

"For States in which SSA administers a supplement to the federal SSI benefit, the person can earn even more before cash payments stop. Even if cash payments stop, the person can remain eligible for SSI benefits, which in most states also

