

The Benefits of Working While on Social Security



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Can I get a disability check and still work?

The Social Security Administration (SSA) wants you to try to work if you think you can. They offer several “work incentives” and “employment supports” to help you try to work.

This booklet describes some of these. It also gives you information about Social Security’s two different disability benefit programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). The programs have different rules for how Social Security treats your work income. They also have different types of employment supports and work incentives.

How does Social Security Disability Insurance (SSDI) work?

Receiving benefits

Federal law requires that both employees and employers pay for Social Security and Medicare. Social Security Disability Insurance (SSDI) benefits are for people who have worked. You can qualify for SSDI if you are disabled and you paid enough into the Social Security Trust Fund. (That’s what “FICA” or “Social Security Tax” means on your paycheck stub.) If you paid into the Trust Fund long enough, you’ll be eligible for SSDI. If you are under 31 years old, you must pay in for at least half the years between your current age and age 21. For example at age 29, you must have paid in for at least 4 years.

Another way to qualify for SSDI is if you are a “Childhood Disability Beneficiary” (CDB). This means you are at least 18 years old, have been diagnosed with a disability before you turned 22 years old, and one of your parents has paid enough into the Social Security Trust Fund through his/her work. That parent must now be 1) retired, or 2) drawing disability benefits themselves, or 3) deceased.

You may also qualify for SSDI if you have a disability and your deceased spouse paid enough into the Social Security Trust Fund.

The amount of your monthly SSDI check will depend on how much money has been paid into the Trust Fund. If that amount is less than what a single person on Supplemental Security Income (SSI) receives, you may be able to get SSI too. In 2025, SSI pays \$967 per month. So, if your SSDI check is less than this, you would

receive enough SSI to make your monthly benefit equal \$967. (These amounts change every year. Check with Social Security for the correct amount.)

Getting a job while on SSDI

There are some things you need to know about getting a job while getting a SSDI check.

You must tell Social Security the following:

- You got a job
- You started your own business
- How many hours you are working
- How much money you make each month. They will need to know the full amount (gross income), not the amount after taxes (net income).
- Any work-related expenses that are related to your disability

You need to know that getting a job may cause Social Security to review your case. They will look to make sure that you still fit their definition of “disabled”.

Trial Work Period

To see if you can successfully return to work, Social Security gives you a “Trial Work Period”. This means that you can earn as much as you are able for up to 9 months in a 60-month (5 year) period and still get your SSDI check. The 9 months of this period don’t have to follow one right after the other. For example, if you worked 2 months in 2019, 3 months in 2020, none in 2021 & 2022, and 4 months in 2023 you would’ve worked 9 months in a 60-month period.

People only get one Trial Work Period.

Social Security won’t count the month as a Trial Work Month unless you earn a certain amount of money. In 2025, the earning amount is \$1,160 a month before taxes (gross income) or you work more than 80 hours in your own business. (The amount changes each year, so check with Social Security for the current amount.)

After your Trial Work Period is over, you may work for 36 months (3 years) and still receive benefits for any month you don’t have what Social Security calls “substantial gainful activity” (SGA).

In 2025, substantial gainful activity equals earnings of \$1,620 or more a month. If you are blind, you can earn more: \$2,700. At the end of 36 months, Social Security will stop your check.

How does Supplemental Security Income (SSI) work?

Receiving benefits

Supplemental Security Income (SSI) is for people who are aged, blind or disabled, and have limited income/resources. People who have disability and have never worked or worked but didn't pay enough into the Social Security Trust Fund may qualify. SSI pays a set amount each month. In 2025, the highest amount for a single person is \$967. For a couple who are both SSI eligible and live together, that amount won't be more than \$1,450 a month.

Social Security will add up your resources when figuring out how much to pay you. Resources are things like bank accounts, cars, and property. There is a limit of \$2,000 for one person and \$3,000 for a couple in 2025. There are some resources that don't count toward this total amount. You will need to speak with your Social Security worker to see what doesn't count.

Things like someone giving you money or something of value to help you live (food, a place to live rent-free, etc.) will be counted. Your check amount will be reduced by what these things are worth.

Getting a job while on SSI

There are some things you need to know about getting a job while getting a SSI check.

You must tell Social Security the following:

- You got a job.
- How many hours you are working.
- How much money you make each month. They will need to know the full amount (gross income), not the amount after taxes (net income).
- If you get income other than your SSI.

If you don't tell Social Security about your earnings while getting your SSI check, you may have to pay Social Security back.

If you have any type of unearned income like a gift or SSDI, Social Security doesn't count the first \$20 of that each month. Social Security also does not count the first \$65 you earn each month. After that, for each \$2 you earn, Social Security will reduce your check by \$1.

This means that if you work in 2025, you may be able to earn up to \$1,971 a month before your SSI check goes to zero.

Your Medicaid

One of the biggest fears of people who get SSI is that they will lose their Medicaid card if they go to work. In Kentucky, you get a medical card when you get SSI.

Through Social Security's 1619(b) program, Kentucky Medicaid will allow you to keep your Medicaid even if you no longer receive a monthly SSI check. If you earn less than \$44,078 during 2025 and want to keep your medical card, you need to ask your Social Security worker to tell Kentucky Medicaid that you are working but no longer receive a monthly check.

If you have very high medical expenses, you may be able to earn more than \$44,078 and keep your Medicaid. To see if you would qualify for this, take the bills and/or receipts for your out-of-pocket expenses to your local Medicaid office.

What are employment supports?

Supports for both SSI and SSDI

Some employment supports or work incentives apply to people who get SSI or SSDI.

Impairment-Related Work Expenses (IRWEs)

If you have to pay for services or items that help you work, then those items may be considered as Impairment-Related Work Expenses (IRWEs). Social Security deducts the amount you pay for those things out of your gross wages when calculating if your earnings are "substantial". Examples of IRWEs include the

following: some transportation costs, assistive technology (like software or adaptive equipment), attendant care, etc. Talk with your Social Security worker to see if your item or services qualify under this area. For more information, take a look at the “IRWE” section of Social Security’s “Red Book” found at: www.ssa.gov/pubs/?topic=Disability.

Subsidy

If your employer provides additional support to help you keep your job (like extra supervision) Social Security allows the cost of these to be taken from your earnings. This is called a subsidy. If some other agency or person pays the subsidy, it is called “special conditions”. Usually, special conditions are paid by the Office of Vocational Rehabilitation or other government agency.

Supports for SSI only

There are three additional supports for people who get SSI.

Student Earned Income Exclusion (SEIE)

The Student Earned Income Exclusion is for people 22 and under who regularly attend school. In 2025, Social Security won’t count \$2,350 of your monthly earnings or \$9,460 of your yearly earnings.

Plan to Achieve Self-Support (PASS)

A Plan to Achieve Self-Support lets you save money and resources to pay for something that will help you reach your employment goal. The money you save won’t count against your resources for SSI eligibility. You can use it to pay for school or training, start your own business, etc.

Property Essential to Self-Support (PESS)

Social Security won’t count any property that you bought as a resource, if it will be used to help you work for yourself. You can buy tools or equipment. You can also buy real estate, if you are using it to house a business.

What is Ticket to Work?

Ticket to Work is a program that helps people who receive SSI or SSDI to try to work. It is open to people aged 18 -64 years old.

You can use your Ticket to sign up for help from one of the Employment Networks (ENs) that cover Kentucky, including the Office of Vocational Rehabilitation. You and the EN will make a plan to get and keep a job. For more information on getting started, please visit <http://choosework.ssa.gov/findhelp> or call the Ticket to Work Helpline at 1-866-968-7842.

Who can help me?

Social Security Administration

Social Security's website has many helpful resources <http://ssa.gov> . Your local Social Security office has workers that may be able to answer questions. To find the one closest to you, please visit: <https://www.ssa.gov/locator/>.

Kentucky Protection & Advocacy (P&A)

Kentucky P&A provides legally-based advocacy for people with disabilities throughout the Commonwealth. Advocates and attorneys are able to answer questions you have about your rights as an employee or employment seeker with disabilities. All services are free. To reach Kentucky P&A, please call 1-800-372-2988 or (502) 564-2967. You may also visit <http://kypa.net>.

Office of Vocational Rehabilitation (OVR)/ Kentucky Career Center

The Office of Vocational Rehabilitation is a state agency and Employment Network with offices around the Commonwealth. It helps people with disabilities with job counseling, training, and supports. You may contact OVR's main office by calling 1-800-372-7172. You may also visit: <https://kcc.ky.gov/Vocational-Rehabilitation/Pages/Kentucky-Office-of-Vocational-Rehabilitation.aspx> .

Work Incentives Planning and Assistance (WIPA)

The Work Incentives Planning and Assistance programs help people who receive SSI or SSDI plan on going to work, keeping benefits in mind. These programs have coordinators (CWICs) who have been specially trained on benefits planning. Kentucky has two WIPA programs – Center for Accessible Living and Goodwill Industries. Their contact information and service areas are on the next page.

Center for Accessible Living

501 S. 2nd Street, Suite 200

Louisville, KY 40202

1-844-689-6620

Counties served: Ballard, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Carlisle, Christian, Crittenden, Daviess, Edmonson, Fulton, Graves, Grayson, Hancock, Hardin, Henderson, Hickman, Hopkins, Jefferson, Livingston, Logan, Lyon, Marshall, McCracken, McLean, Meade, Muhlenberg, Ohio, Simpson, Todd, Trigg, Union, Webster

Goodwill Industries of Kentucky

130 W. New Circle Rd, Suite 100

Lexington, KY 40505

1-866-336-3316

Counties served: Adair, Allen, Anderson, Barren, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Campbell, Carroll, Carter, Casey, Clark, Clay, Clinton, Cumberland, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Green, Greenup, Harlan, Harrison, Hart, Henry, Jackson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Madison, Magoffin, Marion, Martin, Mason, Menifee, Mercer, Metcalfe, McCreary, Monroe, Montgomery, Morgan, Nelson, Nicholas, Oldham, Owen, Owsley, Pendleton, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Spencer, Taylor, Trimble, Warren, Washington, Wayne, Whitley, Woodford, Wolfe

