What does Social Security consider when you receive SSDI and work?

When a Social Security Disability Insurance (SSDI) beneficiary works and has completed their Trial Work Period (TWP), Social Security will compare their gross monthly earnings (before taxes) and work pattern, to a monthly threshold referred to as Substantial Gainful Activity (SGA). In 2021, that amount is $1,310 or $2,190 if you are blind. The SGA amount usually changes annually. This is how it generally works: If you gross at or above SGA, you will not be entitled to your SSDI payment for that month, however, if you gross below SGA, you will be entitled to your SSDI payment.

What is UWA?

UWA is a work incentive Social Security can use when determining if a person is performing SGA. UWA can be considered when a person earns SGA, but is not able to earn SGA for more than 6 months, due to their disability or removal of a special condition (e.g. job coach, extra supervision, etc.).

How can UWA help me?

If you were earning SGA, but within 6 months your earnings fell below SGA due to your disability (whether you stopped working or reduced your hours), Social Security can declare this job as a UWA. When this happens, Social Security will not count any of the income from that job. It is like the job never happened! In other words, UWAs can delay your case from closing and you will likely be paid back for the months you did not receive payments, under the established UWA timeframe.

When can UWA be declared?

UWA can only be declared once you have completed your TWP. Note: UWA cannot be used if your SSDI payment had previously been stopped due to earning SGA.

Can UWA be used more than once?

Yes, as long as the job lasted fewer than 6 months and ended due to your disability. Note: If the job lasted three months or less, then Social Security may not need proof that you stopped working due to your disabling condition.

Can I request UWA?

Yes. If Social Security decides that your SSDI is ending due to earning SGA. You can also appeal the decision and request your job be re-evaluated and declared UWA. Remember, this job must have lasted no more than 6 months and stopped due to your disabling condition. You will have to provide Social Security with proof that you ended the job or were forced to reduce your earnings to below SGA, due to your disability. Social Security will also contact your employer for confirmation.

A Community Work Incentives Coordinator can help you understand UWA and the impact it can have on your SSDI benefits.