

## SOCIAL SECURITY DISABILITY INSURANCE (SSDI), CHILDHOOD DISABILITY BENEFITS (CDB) AND DISABLED WIDOW(ERS) BENEFITS (DWB)

*This brief overview of basic work incentives does not include everything you might need to know when considering how work may affect your benefits. Ask your Vocational Rehabilitation Counselor to connect you with Utah Work Incentives Planning Services (UWIPS) for guidance about your situation.*

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### ● How does work affect my Social Security disability benefits?



How work affects your benefits depends on which benefits you are receiving. There are four different kinds of Social Security disability benefits: three are based on someone having paid into the Social Security system through payroll taxes (SSDI, CDB, or DWB) and one is

based on having low income and assets (SSI). This handout only covers the rules for how work affects Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CDB) and Disabled Widows(ers) Benefits (DWB). The working rules for these three benefits are the

same. However, these rules are different from the rules for how income and assets affect Supplemental Security Income (SSI). If you receive SSI, please refer to our SSI handout to learn how work affects SSI benefits. (Note: You may receive more than one kind of benefit.)

### ● What are the three kinds of disability benefits based on someone paying into the Social Security system through work?

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**SOCIAL SECURITY DISABILITY INSURANCE (SSDI):** The individual paid enough FICA/ Social Security taxes and later became disabled.

2

**CHILDHOOD DISABILITY BENEFITS (CDB):** Individual became disabled before age 22 and receives benefits based on a parent's work record, instead of their own.

3

**DISABLED WIDOW(ERS) BENEFITS (DWB):** A widow or widower, over age 50, who is disabled and receives benefits based on their deceased spouse's work record.

### ● How does work affect my medical benefits?

- When you have been entitled to SSDI, CDB or DWB for 24 months, you should automatically become eligible for Medicare benefits, which may continue when you begin working.
- When you are receiving SSDI, CDB or DWB you may also be eligible for Medicaid — depending on your income and assets and sometimes the income and assets of your family. You may or may not need to pay for Medicaid.



## SSDI, CDB and DWB Working Overview

Trial Work Period

THE "GO FOR IT!"  
PHASE



Trial work amount

9 months to earn as much as you can and still get your check!  
In 2023, Trial Work Period is \$1,050/month gross.

Extended Period of Eligibility

THE "ALL OR NOTHING" PHASE

TEMPORARILY  
SUSPENDED



SSDI check suspended if earnings are over SGA

After Extended Period

"BENEFITS MAY CONTINUE OR STOP BASED ON EARNINGS" PHASE



SSDI check terminated if earnings are over SGA

Substantial Gainful Activity (SGA) is considered after the Trial Work Period.

In 2023, SGA is \$1,470/month gross, or \$2,460/month for individuals who are statutorily blind.

### ● What income does Social Security count if I am receiving SSDI, CDB or DWB?

If you are receiving SSDI, CDB or DWB, Social Security only counts your earned income (i.e., only the earned income of the person receiving benefits). No other family member's income, including a spouse's income, counts. Social Security counts your gross earnings (before taxes and other deductions are taken out), not your net pay (what you take home).



SSDI usually counts earnings when you work, not necessarily when you get paid for the work. Social Security will use your total gross monthly income when looking at whether you have earned more than the Trial Work Amount or the Substantial Gainful Activity (SGA) amount, whichever applies at that time.

- One way to calculate your gross monthly income is to take the total number of hours you worked in the month and multiply it by your hourly wage.
  - For example, 100 hours/month x \$10/hr= \$1,000 total gross monthly income.



**TIP** — Save and keep track of your pay statements and work schedule. Use a calendar or worksheet to track your hours.

## ● Trial Work Period (TWP)

- You have nine months to work and earn as much as you can and still receive your full cash benefit.
- In 2023, any month you earn more than \$1,050 gross will count as one Trial Work Period month. Any month you earn less than \$1,050 gross does not count towards your nine Trial Work Period months.
- The nine Trial Work Period months do not have to be used consecutively.
- Once all nine months have been used in a rolling 60-month period, the Trial Work Period is over and you move to the next phase — the Extended Period of Eligibility.

*Note: If you worked in the past since applying for benefits, you may have already used some or all of your nine allowable Trial Work Period months.*



The Trial Work Amount for 2023 is \$1,050/month gross earnings  
OR  
80 hours/month or more of self-employment work

## ● Extended Period of Eligibility (EPE)

- The Extended Period of Eligibility starts the month following the ninth Trial Work Period month and lasts for 36 consecutive months.
- If your monthly countable earnings are below Substantial Gainful Activity (SGA), you should receive your full cash benefit.
- If your monthly countable earnings are above Substantial Gainful Activity (SGA), you should not receive your cash benefit for that month.
- If you do not receive a check, you are not terminated from benefits — payment is just paused or suspended.

## ● After Your Extended Period of Eligibility

- Your cash benefit continues for as long as your countable earnings are less than Substantial Gainful Activity and you continue to experience a disability.
- If your countable earnings are more than Substantial Gainful Activity (SGA), your disability benefits should terminate that month.
- After your benefits terminate, if you need to receive benefits again because you are earning less than Substantial Gainful Activity (SGA) and continue to have a disability, there may be ways you can begin receiving your benefits again.



Substantial Gainful Activity (SGA) is considered after the nine-month Trial Work Period.  
The Substantial Gainful Activity (SGA) for 2023 is \$1,470/month gross earnings  
OR  
\$2,460/month for individuals who are statutorily blind

## ● How will Social Security know that I am working?

### YOU NEED TO TELL THE SOCIAL SECURITY ADMINISTRATION YOU ARE WORKING!

#### What do I need to report?

- When you start or stop working
- When your earnings change
- If you receive Worker's Compensation payments

#### How do I report changes?

- Call the Social Security Administration
- Submit a "Work Activity Report" to Social Security
- Online at [mySocialSecurity.gov](https://mySocialSecurity.gov)

You should also report changes in address, family size, or marital status, which can impact CDB or DWB.



**TIP** — Put your name and Social Security Number on every page you give to Social Security.



### HOW CAN I LEARN MORE?

For general information about how work affects your Social Security disability benefits:

- Call the Ticket to Work help line at 866-968-7842 / 866-833-2967 (TTY), Monday through Friday, 8 a.m. – 8 p.m. (EST)
- Attend a free Work Incentive Seminar Event (WISE) webinar at [choosework.ssa.gov/webinars-tutorials/](https://choosework.ssa.gov/webinars-tutorials/)

For specific information about how work may affect your Social Security disability benefits and other public benefits (e.g., Medicare, Medicaid, housing):

- If you are already a client, ask your Vocational Rehabilitation Counselor to refer you to Utah Work Incentive Planning Services (UWIPS)
- If you are not yet a client of Vocational Rehabilitation, complete and submit a UWIPS referral form. You can get a referral form by calling 801-887-9530 or by going to [jobs.utah.gov/usor/uwips](https://jobs.utah.gov/usor/uwips)

*Equal Opportunity Employer/Program* • Auxiliary aids (accommodations) and services are available upon request to individuals with disabilities by calling 801-526-9240. Individuals who are deaf, hard of hearing, or have speech impairments may call Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162.



**WORKFORCE  
SERVICES  
REHABILITATION**