



## An Overview of Social Security Benefits: Information for Agency and School Personnel

The Social Security Administration (SSA) provides disability benefits through two programs to include Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). These programs have different eligibility requirements; however, individuals with disabilities must meet the federal definition of “disabled” to qualify and receive benefits from both programs.

### Federal Definition of Disability

The law defines disability as the inability to do any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.

§ 404.1505. definition of disability

Direct service providers such as employment specialists, agency staff, transition teachers, and other school personnel who provide support to people with disabilities need to have a basic knowledge of how work impacts benefits. You do not need to become an expert, since there are many excellent resources available from SSA including benefits counseling for SSI and SSDI beneficiaries. In this resource, an overview is provided to help you support individuals who are considering competitive integrated employment (CIE).

### Social Security Income (SSI)

People with disabilities who have limited resources and income may qualify for SSI benefits and receive monthly payments. Resources are things that the person owns such as money in bank accounts, cash, stocks, and bonds, which SSA counts when deciding if the person may qualify for SSI. People with disabilities may be able to receive SSI if their resources are worth \$2,000 or less.

**In 2024, the monthly maximum amount for an eligible individual with a disability is \$943.** You may hear this referred to as the federal benefit rate, and it is the monthly amount of money the Federal government provides to SSI recipients. The monthly amount will vary based on the person’s countable income. Countable income is determined monthly and it is very important for people with disabilities who are working to report their income to SSA monthly. If individuals in your agency program or school receive SSI benefits, they must report their monthly earnings to SSA when they become employed. Since SSI payments are based on how much other income a person has, when work income goes up SSI payments usually go down.

A benefits counselor can assist the person in determining what their monthly payment will be based on earnings and other countable income. You can support individuals who are going to work by encouraging them and their families to report earnings. This information can be reported by phone, mail, online, or in person at the local Social Security office. An online account can be created to report monthly wages at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Failing to report earnings to Social Security may result in an overpayment. SSA provides information on what

happens if an overpayment happens. You can find this information at: <https://www.ssa.gov/manage-benefits/repay-overpaid-benefits>

## **Social Security Disability Insurance (SSDI)**

To qualify for SSDI benefits, people must have worked for a specific period of time and paid Social Security Taxes. When a person qualifies for SSDI, their children may be eligible to receive benefits on the parent's record. An eligible child can be a biological child, adopted child, or stepchild, and a dependent grandchild may qualify. An application to receive benefits may be submitted online, at a local social security office, or by telephone. To receive SSDI benefits, the child must be 1) unmarried, 2) under age 18; or 3) 8-19 years old and a full-time student [no higher than grade 12]; or 4) 18 or older and have a disability that started before age 22. You may support someone in your agency or school program that is receiving SSDI benefits based on their parent's record. Social security benefits are paid each month. The average SSDI payment for 2024 is \$1,537 a month. Families and people with disabilities may be hesitant to work for fear of losing SSDI benefits. In addition, working and failing to report income can cause the person to lose SSDI benefits.

There are several things that you should know related to SSDI benefits and how work will impact this benefit that only applies to SSDI. The first is called a trial work period (TWP). A person who is receiving SSDI may continue to receive their full SSDI payment for nine months regardless of how much they are earning. The person must report that they are working and must continue to have a disability. A trial work month is any month that the person's earnings are over a specific amount, which is \$1,110 for 2024. The trial work period continues until a person has used nine (9) cumulative trial work months within a 60-month period. In other words, they have earned over \$1,110 for nine months, which does not have to be consecutive months.

After the trial work period ends, the individual has what is called an extended period of eligibility. This is 36 months during which the person can work and receive benefits for any month that their earnings are not substantial. This is referred to as substantial gainful activity (SGA), and the amount for 2024 is \$1,550 for people with disabilities other than blindness. In other words, the person can receive SSDI benefits during any month that they earn below the SGA amount. The extended period of eligibility begins the first month after the trial work period ends and continues for 36 months whether the person is working or not. During the 36-month extended period of eligibility, the person with a disability will get benefits for all months that earnings or work activities are below SGA (\$1,550 in 2024) as long as the person continues to have a disability. SSA will suspend cash benefits for months earnings are over SGA. If earnings fall below the SGA level in the re-entitlement period, SSDI benefits can begin again.

## **Benefits Counseling**

Since each person with a disability will receive different benefits and have different resources to consider, it is important for them to meet with a benefits planner. Making sure that the individuals you support meet with a benefits planner is a critical first step when considering competitive integrated employment. The SSA established the Work Incentives Planning and Assistance (WIPA) Projects in each state that provide free counseling to beneficiaries and recipients of Social Security disability benefits. Community Work Incentives Coordinators (CWICs) who undergo in-depth training are certified by SSA. SSA has excellent resources available online that you may review by going to the following link:

<https://choosework.ssa.gov/library/fact-sheet-benefits-counseling-and-the-path-to-employment>

In addition, Social Security SSI and SSDI programs include a number of employment support provisions referred to as work incentives. When recipients go to work, expenses related to a disability that are needed for work may have an impact on benefits. For example, they may need certain items and services to assist them that are related to their disability such as a taxicab, paratransit, special bus, or other type of transportation to work instead of public transportation. SSA may deduct these expenses from monthly earnings before deciding on

monthly payments. SSA has a publication called the Red Book - A Guide to Work Incentives and Employment Supports, which can be downloaded online or you can request a printed copy. A benefits planner can help determine if a worker's expenses can be approved as a work expense. The scope of this resource cannot provide you with all the information that you need to know about work incentives. However, the Red Book is an excellent resource and you are encouraged to download a copy for your reference:

<https://www.ssa.gov/redbook/index.html>

Anyone who gets SSI or SSDI and wants to work can receive free benefits planning services. Individuals considering CIE really need to meet with a certified benefits planner to ensure that they have all the important information to make an informed decision about going to work! Here is a list of benefits planning services.

### Benefits Planning Services

- Explanation of how work impacts your benefits.
- A written report that shows you how earnings from your job will change your benefits.
- Information on other community services.
- Answers to questions that you have about your benefits if you go to work.
- Ongoing benefits planning such as a new benefits analysis if your wages change.
- Referral to resolve barriers related to employment.

## Summary

This resource is only a very basic guide. Providing all the information that you need to know regarding how work will impact benefits for people with disabilities is impossible in one brief resource! Go online to the SSA website to find information that is easy to use and understand. Their publications are excellent and free.

## Resources

Disability Benefits: How You Qualify

<https://www.ssa.gov/benefits/disability/qualify.html>

Disability Benefits

<https://www.ssa.gov/pubs/EN-05-10029.pdf>

SSI Federal Payment Amounts For 2024

<https://www.ssa.gov/oact/cola/SSI.html>

The Red Book - A Guide to Work Incentives and Employment Supports

SSA Publication No. 64-030, (Red Book)

<https://www.ssa.gov/redbook/index.html>

What's New in 2024

<https://www.ssa.gov/redbook/newfor2024.htm>

Working While Disabled: How We Can Help

SSA Publication No. 05-10095

<https://www.ssa.gov/pubs/EN-05-10095.pdf>

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