



Trial Work Period

What are Work Incentives?

Social Security Work Incentives are rules that help beneficiaries enter, re-enter, or continue in employment by protecting their eligibility for cash payments and/or health care coverage until they achieve self-supporting employment. Whether you're looking for a job for the first time or returning to work after an injury or illness, Work Incentives can help you through the transition to work and towards financial independence. The Trial Work Period (TWP) is one of the many Work Incentives available to Social Security Disability Insurance (SSDI) recipients.

What is a Trial Work Period?

If you receive SSDI, your TWP allows you to test your ability to work for at least 9 months. During your TWP, you'll receive full SSDI benefit payments, no matter how much you earn — as long as you report your work activity and continue to meet Social Security's rules for disability. The TWP continues until you accumulate nine TWP service months (not necessarily consecutive) within a rolling 60-month period.

Social Security uses the amount you have earned in a month before subtracting taxes, to decide if a month counts toward your TWP. In 2021, if you earn

\$940 or more, or work more than 80 hours in self-employment in a month you're considered to have worked a TWP "service month," which is counted toward your TWP.

You may have heard of **substantial gainful activity** (SGA), but this amount differs from the TWP amount. Social Security uses SGA later during your path to financial independence to determine your eligibility for benefits.

Unlike with SGA, Social Security cannot use other Work Incentives to determine if your work activity meets or exceeds this established amount. So, in 2021, if your pre-tax income is \$940 or more, you're using a month of your TWP.

What happens when my Trial Work Period is completed?

After you complete your TWP, you will begin your 36-month Extended Period of Eligibility (EPE). This Work Incentive is a safeguard during which time Social Security will evaluate your work and earnings based on SGA levels to determine your eligibility for benefits. In 2021, SGA is \$1,310 for individuals who are not blind. If you are blind, SGA in 2021 is \$2,190.

During your EPE, you will receive benefits for all months during which your work and earnings fall below SGA level and you continue to have a disabling impairment. SSA will consider whether other Work Incentives can be applied to your situation;

