

Additional Work Incentives for Blind Individuals Receiving SSDI

Higher Substantial Gainful Activity

- ◆ Higher Substantial Gainful Activity (SGA) – higher than non-blind workers with disabilities.
- ◆ This number changes annually – visit <http://www.socialsecurity.gov/OACT/COLA/sga.html> for the current amount.

Self-Employed Substantial Gainful Activity

- ◆ For blind individuals who are self-employed, SGA is based solely on earnings.
- ◆ The Social Security Administration (SSA) does not look at time spent in the business or services rendered as they do for non-blind self-employed individuals.

Substantial Gainful Activity for SSDI Beneficiaries who are Blind and 55 Years of Age or Older

- ◆ If earning SGA but work requires a lower level of skill and ability than work before age 55 or when the beneficiary became blind (whichever is later), SSA will suspend SSDI payments, but not terminate them.
- ◆ Eligibility for benefits continues indefinitely.
- ◆ SSA pays SSDI benefits any months earnings drop below SGA.