

SUBSTANTIAL GAINFUL ACTIVITY (SGA)

2018 FACTSHEET

What is Substantial Gainful Activity? Why is it important?

For recipients of Social Security Disability Insurance (SSDI), SGA is the standard used to determine whether your benefits will continue after you have completed your Trial Work Period (TWP).

The Social Security Administration (SSA) uses some guidelines to determine if your gross earnings are at, or above the SGA level. It is important to remember that SGA is a DECISION made by the SSA based on your work activity and other factors. The SSA will use a variety of tools to decide if your work is “substantial”. They look to see if work is at, or above the SGA level on a continuing basis and if work incentives that could be used to lower your countable earnings below the SGA level are available, such as Subsidy or Impairment Related Work Expenses.

In 2018, the SSA will usually determine individuals who have an impairment other than blindness, and have gross earnings of at least \$1,180 a month to be earning at SGA level. For individuals with blindness, the 2018 SGA level is \$1,970.

It is very important that you always report your earnings to the SSA to ensure that they can make timely decisions regarding your benefits.

If you wish to return to work, or have already begun working and want more information about SSDI and Substantial Gainful Activity, please contact the Nevada Disability Advocacy & Law Center (NDALC) WIPA coordinator at 877-890-5082.

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