

Substantial Gainful Activity

Quick Look: Substantial Gainful Activity describes a level of work activity and earnings for people receiving SSDI benefits. “Substantial” work involves physical and/or mental work activity, either full-time or part-time, that is “gainful,” meaning the work is generally for pay or profit. Social Security uses this level of earnings to determine whether a person is disabled under Social Security law.

If you are receiving Social Security Disability Insurance (SSDI) benefits based on your disability, you should know that Social Security uses Substantial Gainful Activity (SGA) to determine if your benefits will continue after you complete your Trial Work Period.

2025 Substantial Gainful Activity Levels

Countable Monthly Earnings

Non-Blind: \$1,620

Blind: \$2,700

How It Works

In determining countable earnings, Social Security will use some guidelines to evaluate whether your earnings are above the SGA level. It is important to remember that SGA is a decision made by the Social Security Administration (SSA) based on your work activity and other factors.

Social Security will check to see if your work activity is actually “substantial” and will use a variety of factors to determine this. SSA checks to see if work activity is above the SGA level on a continuing and consistent basis. They may also check with you to see if you have any available work incentives, such as Subsidies or Special Conditions or Impairment-Related Work Expenses that could reduce your countable earnings below the SGA level.

If you are receiving an SSDI benefit check, you may be asked to complete a form called the SSA-821. This form helps Social Security evaluate all of your circumstances and assess any other work incentives that may be available to you before determining whether you are earning at the SGA level.

It’s important to report all your earnings to Social Security so that SSA can make timely decisions about your benefits and work. Doing so will help SSA track your Trial Work Period months, prevent underpayments or overpayments, and avoid confusion.

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A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison can help you understand SGA and explore other work incentives that may be applicable to you.

Source: www.ssa.gov. Reviewed by the Center on Community Living and Careers.

**For more information, contact the
Indiana Benefits Information Network**
812-855-6508 | www.iidc.indiana.edu/cclc

Indiana's Work Incentive Planning and Assistance Program
North/Central: 855-641-8382 | Southern: 502-548-4492