



## Yes, You Can Work!

Working and Seeking Employment while Applying for SSA Benefits

We encourage individuals to work and seek employment while applying for SSI/SSDI benefits. SOAR providers play a critical role in helping bust myths about working during the application process.

One of the most common and long-standing myths about applying for Social Security disability benefits (SSI/SSDI) is that an applicant will be denied if he/she is working or seeking employment during the application process. This myth is especially harmful because of the negative consequences it has on applicants.

Employment is *especially* beneficial to people with disabilities. The benefits go far beyond the monetary gains. Employment gives people a sense of purpose, meaning to their days, opens gateways to social interactions, and brings a connection to community.

## Work and Recovery

Many people in recovery from behavioral health disorders describe the process of becoming employed as pivotal or central to their recovery as opposed to something that they sought once they had reached other milestones. Pro-employment models such as Individual Placement and Support (IPS) Supported Employment, a SAMHSA Evidenced Based Program, suggest that people start their process to become employed right away rather than waiting until certain conditions in their lives improve (i.e., reduction in symptoms).

#### The Facts!

People seeking SSA benefits are encouraged to work or seek employment either independently or with the help of professional supports like Supported Employment Programs. Case managers are encouraged to support individuals to pursue their vocational goals, both before and after an application for SSI/SSDI.

# Working while applying for SSI/SSDI

People can work during the application process, and information gathered from work activity can help strengthen the SSI/SSDI application by documenting any functional limitations an individual experiences at work. SSA looks at the *type* and *amount* of work completed to see if an individual can maintain substantial gainful activity (SGA)<sup>1</sup>. If an applicant is able to work, but not at a substantial gainful level, then they can still be found eligible for SSI/SSDI benefits.

### Work Incentives

For more information about the many work incentive programs available for people who choose to go back to work (or continue working!) *after* receiving SSA benefits, please go to: <a href="https://www.ssa.gov/redbook/">https://www.ssa.gov/redbook/</a> and <a href="https://soarworks.samhsa.gov/topics/employment-workincentives">https://soarworks.samhsa.gov/topics/employment-workincentives</a>

<sup>&</sup>lt;sup>1</sup> See <a href="https://soarworks.samhsa.gov/article/ssa-annual-updates">https://soarworks.samhsa.gov/article/ssa-annual-updates</a> for current SGA amount.