

Working While Receiving Social Security Disability

If you're currently receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), you may be able to supplement your own income by working. The Social Security Administration ([SSA](#)) offers monthly benefits to people who are unable to work. Here's a little more information on how you may be able to increase your monthly income:

1. Report Your Income

If you've found a part-time job where you can work for a few hours per week, you can simply report your income to the SSA without running much risk of losing your benefits. If you're receiving [SSDI benefits](#), you shouldn't have any difficulty earning less than \$800 per month. If you're receiving SSI, you can in theory earn up to \$1,500 per month, but your SSI benefits will be reduced by 50 cents for every dollar that you earn. Keep in mind that if you earn more than \$1,180 per month, the SSA will consider your income "gainful" and you will not be eligible for disability.

2. Apply for the Ticket to Work Program

The [Ticket to Work Program](#), or simply "Ticket Program," is a way for both SSDI and SSI applicants to be connected with either a vocational expert to help you find a job that's suitable for your skillset, or an employment network to help you find a job that'll be a good fit for your disability. Under the Ticket Program, you will receive assistance with job training, support throughout your new career, and progress check-ins with the SSA to see if you're meeting your career goals.

When you're enrolled onto the Ticket Program, you'll still receive your SSDI or SSI benefits as scheduled, even if you're earning income. You'll also be eligible for Medicaid or Medicare for up to six years after you successfully transition to a working position.

3. Apply for a Plan to Achieve Self Support (PASS)

A [PASS](#) is somewhat similar to the Ticket Program, but a PASS is only available for SSI recipients. When you're approved for a PASS, you'll pick a specific goal you'd like to achieve, whether it's receive a degree from your local university or be hired for a full-time position as an accountant at an agency in your town. Once you have your goal in mind, you can come up with a timeline of achievements you'll need to make to reach your goal, plus expenses that you'll need to afford to reach your goal. The SSA will supplement your SSI benefits to help you reach your goal. Commonly approved expenses include:

- Training or vocational programs
- Childcare
- Transportation costs

- Certificate programs
- Supplies, like pencils/paper or a uniform
- Assistive technology

And more. Keep in mind that an expense must be reasonable to be approved—The SSA likely would not pay for a \$1,500 per week live-in nanny, for example.

Starting Your Application

The best resource for applying for either the PASS or the Ticket Program is the SSA's website. There you'll find more information on both programs and resources to help you apply online. You can also call the SSA toll free at 1-800-772-1213 to speak with a representative about your options or make an appointment to visit your [local SSA office](#) to discuss options in person.

Helpful Links:

SSA: <https://www.ssa.gov/>

SSDI Benefits: <https://www.disabilitybenefitscenter.org/social-security-disability-insurance/how-to-qualify>

Ticket to Work: <https://choosework.ssa.gov/about/how-it-works/index.html>

PASS: <https://www.ssa.gov/disabilityresearch/wi/pass.htm>

SSA Office Locations: <https://www.disabilitybenefitscenter.org/state-social-security-disability>