**California Department of Rehabilitation**

[**Spotlight on Social Security**](https://www.dor.ca.gov/Home/Ssa)

Social Security Myth 1 - If i go to work, i’ll lose my cash benefits



It’s not true! One common myth about going to work while receiving Social Security Disability benefits (SSI or SSDI) is that any employment will cause the loss of your cash benefits. In reality, there are programs and work incentives designed to support you in working without the sudden loss of benefits.

## Programs and Support:

There is a lot of information to help you understand how working can fit into your life without jeopardizing your benefits. These resources are just a starting point.

* Social Security Administration (SSA) – Work Incentives Overview: Provides detailed information on various work incentives available for people getting [SSI](https://www.ssa.gov/ssi/text-work-ussi.htm) and [SSDI](https://www.ssa.gov/disability/work). ​
* Ticket to Work (TTW) Program: Free and voluntary program supports people in achieving their employment goals. Offers access to employment services, vocational rehabilitation, and other support services. ​[Choose Work!](https://choosework.ssa.gov/)
* [Disability Benefits 101](https://ca.db101.org/) (DB101): Website to help people with disabilities understand the connections between work and benefits. DB101 will help you make informed choices and show you how you can make work part of your plan.

## Social Security Disability Insurance (SSDI) Specific Work Incentives:

Designed to support your journey, these incentives are like a safety net, allowing you to explore employment opportunities without fear of losing your critical support.

* Trial Work Period (TWP): Allows SSDI recipients to test your ability to work for nine months and still receive full benefits, regardless of earnings. ​[SSDI & Work](https://ca.db101.org/ca/programs/income_support/ssdi2/program2e.htm)
* Extended Period of Eligibility (EPE): After the TWP, beneficiaries have a 36-month period during which you can receive benefits for any month your earnings fall below the substantial gainful activity (SGA) level. Learn more about ​[Social Security Disability Insurance Incentives](https://www.ssa.gov/redbook/eng/ssdi-only-employment-supports.htm)
* Expedited Reinstatement ([EXR](https://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm?tl=8)): If your benefits stop but work doesn’t work out, you can restart them without a new application (within 5 years).

## Supplemental Security Income (SSI) Specific Work Incentives:

SSI offers unique work incentives that help you build your independence while maintaining essential support, and to encourage your employment journey.

* Income Exclusions: Certain types of income are not counted when calculating SSI benefits. Earned Income Exclusion: First $85 of earnings + 50% of remaining earnings are not counted. Allows you to work and keep part of your benefits.
* [Plan to Achieve Self-Support](https://www.passonline.org/) (PASS): Allows you to set aside income and resources for a specific work goal, helps reduce countable income, can be used for education, training, or starting a business.
* [Student Earned Income Exclusion](https://www.ssa.gov/ssi/spotlights/spot-student-earned-income.htm) (SEIE): Special income exclusion for students under 22, allows earnings without reducing SSI benefits, and encourages educational pursuits.

## Practical Steps to Navigate Working and Benefits:

Knowledge is power! These practical steps will help you confidently manage your benefits while pursuing your career goals.

* Documentation and Communication: Whether on SSI or SSDI, when you begin working, you will be responsible to report all work and earnings to Social Security. Not only is it your responsibility, but this will minimize the chance of generating an overpayment in the future.
* If you haven’t already, create your [*my* SSA account](https://www.ssa.gov/myaccount/) to report wages and so much more. You may also have the option to report wages by using the Wage Reporting mobile app (for SSI only). Download here: [Apple](https://apps.apple.com/us/app/ssa-mobile-wage-reporting/id563535561) or [Google Play](https://play.google.com/store/apps/details?id=gov.ssa.mkwr&hl=en_NZ).
* If necessary, you can report your wages by calling, faxing, mailing, or bringing pay stubs to your local Social Security office. Find an office near you by visiting the [Social Security office locator](https://www.ssa.gov/locator). You can report changes in your work activity by calling 1-800-772-1213 between 7 a.m. and 7 p.m., Monday-Friday.
* Important to note: Keep copies of your paystubs and/or detailed records of income and work hours; and report wages to SSA by the 6th of each month.
* Need Comprehensive Benefits Counseling?
* If you are a DOR consumer: Visit the [DOR](https://www.dor.ca.gov/Home/Ssa) website or ask your Counselor to refer you to a Work Incentive Planner (WIP) to get personalized guidance with clear, individualized information about work incentives and financial planning strategies that support your transition to employment. In the meantime, visit our [DOR WIP page](https://www.dor.ca.gov/Home/WIP) or visit the [Webinar page](https://www.dor.ca.gov/Home/SSAcalendar) for upcoming and past webinars.
* ****If you are not a DOR consumer: [Work Incentives Planning and Assistance](https://www.ssa.gov/work/WIPA.html)(WIPA) programs offer free individualized work incentives counseling to eligible individuals, helping them understand how employment affects their benefits. ​[Find Help](https://choosework.ssa.gov/findhelp/result?p_sort=alphabetical&option=2&resStr=en,wf&p_pagesize=25&p_pagenum=1) to locate your local WIPA.

## Key Takeaways:

* Working does NOT automatically stop your benefits!
* Multiple safety nets exist to support your employment journey.
* You have the power to build financial independence!

By utilizing these resources, individuals like you, receiving Social Security Disability benefits can make informed decisions about going to work for the first time, or returning to work. In understanding that many programs and supports are in place to ease your transition to work, without the sudden loss of benefits, you can confidently take the steps toward that new job or start working towards your dream career.

Still not convinced? Check out these amazing video success stories from DOR clients receiving Social Security disability benefits on our [YouTube](https://www.youtube.com/playlist?list=PLxQhTEDVJyHCd82zMdT_WCAjRhZhTx6dd) page.