

# The Truth About Working & Receiving Disability Benefits

By: Lindsay Murphy, Disability Resource Coordinator, RochesterWorks

One of the top things I hear when I am out in the community is “I can’t work, I receive disability benefits.” It’s understandable that many individuals think they can’t work while receiving these benefits or are fearful that taking a job could bring about the loss of this vital income.

While it’s true that navigating the world of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) can be challenging because the rules of the system are often not well defined, **the good news is that in most cases, working while receiving disability benefits is possible, and you may end up earning more money in the long run if you do.**

## Do You Receive SSDI or SSI?

The key to understanding how to work and receive disability benefits is to know which one you receive: SSI or SSDI. This is because they work *very differently* when it comes to earning income from work. A quick overview of each:

- **SSDI:** Based on previous work history, to be eligible you need at least forty credits of work history (typically around 10 years). You may also be eligible for benefits based on your family member’s work history. Everyone receives a different amount, based on their previous earnings.
- **SSI:** To get SSI, you must be at least 65 years old, blind, or have a disability, and have “limited” income and resources (Under \$2,000 for an individual, or \$3,000 for a couple). It is not based on previous work history.

## When You Start a New Job

If you are receiving disability benefits when you start a new job, there are things you can do to ensure a smooth transition.

- **The most important thing you need to do when you start working is communicate with Social Security.** Make calling Social Security a top priority. They will need to know where you are working, how many hours you’re working per month, and your rate of pay. If there are ever any changes to these figures, or you stop working, immediately contact Social Security.
- **Save all of your paystubs.** You will continue to communicate with Social Security on a monthly basis for as long as you are working to let them know how much you earn each month. This information is what Social Security uses to determine continued eligibility for disability benefits, and how much to pay you. Good communication will help to avoid overpayments in the future.
- **Report your earnings to Social Security.** There are a few ways you can report your earnings, and it depends on which you receive; SSI or SSDI. This fact sheet from the National Disability Institute provides information on how to report earnings to Social Security: [Wage Reporting Fact Sheet \(nationaldisabilityinstitute.org\)](https://www.nationaldisabilityinstitute.org/wage-reporting).

**Fun Fact: RochesterWorks is a Ticket to Work provider!** Ticket to Work is a Social Security program designed to provide employment supports to individuals receiving SSDI/SSI who are between the ages of 18-64. Working with a Ticket to Work program and/or benefits advisor can help

you understand your benefits and how you can go back to work. Contact Lindsay Murphy at [lmurphy@rochesterworks](mailto:lmurphy@rochesterworks) or 585.258-3500 x3513 to inquire about Ticket to Work and benefits advisement services.

**Additional Resources :**

- My Social Security Account (MySSA) [my Social Security | SSA](#)
- Ticket to Work information [The Work Site \(ssa.gov\)](#)