

SSDI and Employment

2026

Trial Work Period (TWP) – “Earn All You Can”

- You can earn any amount of money during Trial Work Period
- You get 9 TWP months, and they do not have to be in a row
- **A TWP month is used when you earn more than \$1,210 in a month**
- Your TWP ends when you use 9 TWP months within a 5-year period

Extended Period of Eligibility (EPE) – “All or Nothing”

- For **36 months** after your TWP ends, you still qualify for SSDI.
- You only get an SSDI payment in months when your **countable earnings** are **below SGA**.
 - Below SGA = you get a payment
 - Above SGA = you do not get a payment*
- **SGA** (Substantial Gainful Activity) is **\$1,690/month** for most people. For people who meet Social Security's definition of blindness, SGA is **\$2,830/month**.

Post-EPE

- After 36 months, you still qualify for SSDI if your earnings stay **below SGA**.
- If your countable earnings go **up to SGA**, your SSDI benefits will **stop**.*

Expedited Reinstatement (ExR)

- You can ask for ExR if you stop working at SGA levels.
- You must request ExR **within 5 years** after your SSDI benefits ended.
- Social Security will check to see if you are still disabled.
 - You can get up to 6 months of temporary payments during this time
- If your benefits start again, you get a **new TWP and EPE** after 24 months of payments

*Grace period

- The first time you earn over SGA, you get a **three-month grace period**.
- During these three months, you still receive SSDI payments.

Work Incentives

- Some disability-related costs – like medical expenses or help you need at work – can lower countable earnings, which may help you stay under SGA.
- It is important to complete a Work Activity Review to report your wages and claim your work incentives, especially if earning at TWP or SGA levels.

Please contact win.refer@odhs.oregon.gov or call 800-661-2571 if you would like to request this material in other languages, large print, braille or a format you prefer free of charge.