

What is Substantial Gainful Activity (SGA)?

2026 Fact Sheet on Work Incentives

Substantial Gainful Activity (SGA) is used to describe a level of work activity and earnings.

"Substantial" work involves physical and/or mental work activities either on a fulltime or part-time basis that is "gainful" meaning the work is generally performed for pay or profit.

This level of earnings is used to determine whether a person is disabled under the Social Security law.

For more information and support on your work incentives, contact:

INDIANA WORKS
Work Incentives
Planning and Assistance

In Northern and Central Indiana:
1-855-641-8382 (Toll free)

In Southern Indiana:
1-502-548-4492

How It Helps You:

If you are receiving Social Security Disability Insurance benefits based on your disability, Substantial Gainful Activity (SGA) is a factor that is used to determine if your benefits will continue after you complete your Trial Work Period.

How It Works:

In 2024, Social Security considers earnings after deductions for work incentives to demonstrate SGA if the amount exceeds the guideline of **\$1,690** for beneficiaries with disabilities other than blindness (*for individuals who are blind, the SGA level is \$2,830 in countable earnings in 2026*). In determining countable earnings, Social Security will use some guidelines to evaluate whether your earnings are above the SGA level. It is important to remember that SGA is a **decision** that is made by the Social Security Administration based on your work activity and other factors.

Social Security will check to see if your work activity is actually "substantial" and will use a variety of factors to determine this. They check to see if work activity is above the SGA level on a continuing and consistent basis. Social Security may also check with you to see if you have any available work incentives, such as **Subsidy or Special Conditions** or **Impairment-Related Work Expenses** that can be considered to reduce your countable earnings below the SGA guideline.

If you are receiving a SSDI benefit check, you will be asked to complete a form called the SSA-821. This form helps Social Security evaluate all of your circumstances and assess for any other work incentives that may be available to you before determining whether you are earning at the Substantial Gainful Activity Level.

If you are working and think you have used Trial Work months or are earning over the Substantial Gainful Activity level, report your earnings to Social Security so that they can make timely decisions about your benefits and work.

An Indiana Works Community Work Incentives Coordinator or a Benefit Information Network Liaison can help you further understand Substantial Gainful Activity and explore other work incentives that may be applicable to you.