# Blind Americans Return to Work Act

## Issue—The Social Security Disability Insurance benefits program contains an earnings cliff that hinders blind individuals from achieving the American dream.

## The Social Security Disability Insurance (SSDI) program has a built-in “earnings cliff.”

Title II of the Social Security Act provides that disability benefits paid to blind beneficiaries are eliminated if the beneficiary exceeds a monthly earnings limit.[[1]](#endnote-1) This earnings limit, often called the “earnings cliff,” is in effect a penalty imposed on blind Americans when they work. For example, the earnings limit in 2025 for a blind person is $2,700 per month. If a blind individual earns more than that threshold, even by just one dollar, they are engaged in substantial gainful activity (SGA). Under the current law, any individual engaged in SGA is not entitled to any SSDI benefits. This means that if a blind person earns just one dollar over the earnings limit, all benefits are lost.

## The earnings cliff incentivizes blind people to choose to remain unemployed or underemployed, despite their desire to work.

In a 2018 survey, National Industries for the Blind (NIB) found that 21 percent of respondents from thirty-four of their non-profit associations had turned down a raise or promotion to retain their SSDI benefits.[[2]](#endnote-2) The survey also found that 37 percent of respondents had turned down additional hours or even asked to reduce their hours in order to retain their SSDI benefits.[[3]](#endnote-3) Blind Americans who are willing and able to work are intentionally limiting themselves out of fear of losing the entirety of their SSDI benefits and falling off the earnings cliff. For example, according to the Social Security Administration the average SSDI benefit check in 2024 was $1,537, which equates to $18,444 annually. Under this circumstance, a blind person would lose $18,444, just by earning an additional $12 in a calendar year. This is a trade-off no one wants to accept.

## The current work incentive in the form of the trial work period is needlessly complicated and counterintuitive.

Under the current SSDI program, if a blind worker wants to try and earn more money, they will likely trigger a nine-month trial work period. These nine months do not have to be consecutive, but instead are any nine months during a rolling sixty-month period in which the worker earned more than a certain amount (for 2025 this amount is $1,160 per month). When all of those nine months are exhausted, the worker is once again subject to the earnings cliff if they cross the SGA threshold. This is supposed to act as an incentive for blind recipients to determine if they are ready to work, but the complexity of the rules and the difference between the trial work period amount and the SGA threshold result in many blind Americans not receiving the benefit the process is intended to provide.

## Solution—Blind Americans Return to Work Act will:

## Eliminate the earnings cliff by instituting a ten-year demonstration program establishing a gradual two-for-one phase-out of SSDI benefits with earnings over the SGA limit.

For every two dollars a blind worker earns above the SGA threshold, their benefits amount will be reduced by one dollar. This ten-year program will start in 2026 and conclude in 2035, demonstrating that blind Americans can and will achieve their highest earning potential.

## Create a genuine work incentive for SSDI recipients.

With a phase-out model, blind workers will always be better off striving to earn as much as possible, which will facilitate the transition of those workers out of the SSDI system as benefits are gradually reduced. With this model, blind Americans will never lose by working. As an added benefit, fewer workers will be earning SSDI benefits and instead be paying into the Social Security Trust Fund, which means a more balanced Trust Fund in time.

## Simplify the SSDI system by eliminating the trial work period and grace period, making the rules more compatible with the Supplemental Security Income (SSI) program.

Under the proposed system, the SSDI program will become less complicated. With both the SSI and SSDI programs using similar rules, there will be less confusion, and the incentive for blind people to return to work will be consistent and clear.

## GOAL— ELIMINATE THE EARNINGS CLIFF BY ADOPTING A SOLUTION USED IN OTHER SOCIAL SECURITY ADMINISTRATION PROGRAMS.

**Cosponsor the Blind Americans Return to Work Act.**

**For more information, contact:**

Jesse Shirek, Government Affairs Specialist, National Federation of the Blind

Phone: 410-659-9314, extension 2348, Email: [jshirek@nfb.org](mailto:jshirek@nfb.org) or visit [www.nfb.org](http://www.nfb.org)

1. 42 U.S.C. Sec. 423. [↑](#endnote-ref-1)
2. *Commitment to Serve*, A presentation given at the 2018 NIB/NAEPB Training Conference and Expo. [↑](#endnote-ref-2)
3. Ibid. [↑](#endnote-ref-3)