Dear Jobseekers,

This is a letter I just received and answered. I think it may help some of the rest of you. I removed all identifying details on the letter writer. This is a topic on which many people have opinions, but the facts are contained in the SSA Redbook. See links at the end of my letter.

Dick Davis

Hello Dick,

This is ----- and I have a question for you that I would really appreciate your thoughts on.  I gave up my S.S.D.I. benefits for a position I held with ----- and I was part of a ----- lay-off that caused me to get back on my S.S.D.I. again.  The process was awful to go through.  I had to prove that I was blind all over again and I was without any money for way too long.  I am back on my S.S.D.I. now and things are good, but I want to work again and not go through the S.S.D.I. re-instatement thing ever again.  I have been told and read so many things about how much money I am able to make and not forfeit my S.S.D.I. benefits again and I don’t have a clear answer.  I believe the number is $1950.00.  But, I think that I am able to make more if I have work expenses that end up bringing me back down to the $1950.00 amount.  Is this the way it works?  If I make $2500.00 a month and I have $700.00 in work expenses I am below the $1950.00amount.  I would really appreciate hearing your thoughts on this subject and situation I need to deal with when I accept my next position.  I can’t afford to make the foolish mistake I made when I gave up my S.S.D.I. for my ----- job.  I think I may be offered a job paying me around $30,000.00 a year, $2500.00 a month.  I would be really foolish to give up my S.S.D.I. for a job paying that amount.  I would really appreciate your thoughts on how I can make the best decision from the start with my new employer.  Thank you so much for your help on this situation I hope to be in again very soon!

------

Hi -----,

You’re right - $1,950 is the correct monthly Substantial Gainful Activity amount for blind people.

From what you report, I suspect you were off SSDI for five years or more.  That means you had to reapply and go through the six month waiting period all over again.  If what I am guessing is true, you now have a new 9 month trial work period.  During that time, you can work as much as you want.  By the end of that period of time, you do have to reduce your work hours.  If you take a full time job and go off SSDI, you can go right back on again if five years haven’t passed.  It is only when you are off for five years or more that you have to reapply.

What you are thinking of is impairment related work expenses, or IRWE.  Those apply to all people with disabilities.  Blind people also have blind work expenses or BWE.  BWE apply to SSI, and IRWE apply to SSDI.  But I have heard that they sometimes use BWE for SSDI recipients too – check with your local SSA office.  IRWE and BWE can be used to reduce your earnings as you describe.  You just need to keep track of your expenses and submit them to SSA on a monthly basis (copies, not originals).  They will give you a business reply mail envelopes so there is no postage cost.  Just ask for them.

The most definitive and easily understandable description of SSA work incentives is the SSA Redbook.  Below are the links to the Redbook, IRWE, and BWE.  It is best to refer to the Redbook if you have questions, as SSA staff must abide by it.

<https://www.ssa.gov/redbook/>

<https://www.ssa.gov/redbook/eng/blindrules.htm#2=&a0=1>

By the way, blind people are eligible for Unemployment Insurance (UI) benefits from your state.  They are usually more than SSDI.  Some people think they must apply for SSDI when they become unemployed.  That is a mistake, as applying for SSDI invalidates your claim for UI benefits.  UI rules say you must be available for employment, but when you apply for SSDI you must sign a statement that says you are unable to work.  My recommendation is to apply for UI benefits, use them until you run out, and then apply for SSDI.  Don’t let anyone try to convince you otherwise.  This may not apply in your case, but it is good for everyone to know.

Best wishes,

Dick Davis