

Special Conditions

SSDI Fact Sheet 2026

What does Social Security consider when working and receiving SSDI?

When a Social Security Disability Insurance (SSDI) beneficiary works and has completed their Trial Work Period (TWP), Social Security will compare their gross monthly earnings (before taxes) and work pattern, referred to as Substantial Gainful Activity (SGA), to a monthly threshold. In 2026, that threshold amount is \$1,690 or \$2,830 if statutorily blind. The SGA threshold usually changes annually. Generally, if gross monthly earnings are at or above the SGA threshold, the SSDI beneficiary **will** not be entitled to their SSDI cash benefits. However, if gross monthly earnings are below the SGA threshold, the beneficiary will be entitled to their SSDI cash benefits.

What is a Special Condition?

A Special Condition is an SSDI work incentive that Social Security can use when determining if an SSDI beneficiary is performing SGA. It is a type of subsidy where on the job supports and services are paid by a third party, *not* by the employer or the beneficiary.

How can a Special Condition help?

The value of the job support and services are deducted from gross monthly earnings. This can potentially make the beneficiary eligible for their SSDI cash benefits, even though gross monthly earnings are over the SGA threshold.

Who qualifies for a Special Condition?

An SSDI beneficiary who receives on-the-job support, such as job coaching, specialized transportation paid by a third party (e.g., state agency, career center) would likely qualify.

When can a Special Condition be used?

Special Conditions can only be used after the TWP has ended and gross monthly earnings are at or above the SGA threshold.

How are Special Conditions approved?

To obtain approval, the SSDI beneficiary must submit the number of hours of service performed during the month. The third-party payor may submit this information on behalf of the beneficiary.

How is the value of the Special Condition determined?

Job Coach Example: The dollar value is calculated by multiplying the SSDI **beneficiary's** hourly pay rate by the number of hours the job coach works with the beneficiary. The job coach is paid by a third party. Once approved as a Special Condition by Social Security, this amount is then subtracted from the beneficiary's gross monthly earnings to determine the beneficiary's countable income.

Since the cost is paid by a third party, it can be considered a Special Condition. If the value of the Special Condition reduces the beneficiary's countable income below SGA, then the beneficiary will be entitled to their cash benefits.

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