

# Trial Work Period

## SSDI Fact Sheet 2026

### What is Trial Work Period?

Trial Work Period (TWP) is the first work incentive phase available to all Social Security Disability Insurance (SSDI) beneficiaries who return to work after entitlement. TWP is a work incentive that allows SSDI beneficiaries to continue to receive cash benefits and health insurance once work begins.

During TWP, beneficiaries can try working and still receive their full SSDI cash benefit, no matter how much they earn. SSDI beneficiaries can make an unlimited amount of money during their TWP, while still receiving their SSDI cash benefit. It is important to know that TWP is nine months and the months do not have to be consecutive, i.e., in a row.

**Note:** SSDI beneficiaries are entitled to only one TWP per SSDI entitlement. When all nine TWP months are used, the TWP is finished.

### How does TWP work?

Social Security uses the amount of earnings the SSDI beneficiary makes in a month before taxes (commonly referred to as gross earnings) to calculate if a month counts toward one of the nine TWP months. In 2026, any month in which a minimum of \$1,210 or more is earned will count as a TWP month. For example, if the SSDI beneficiary began working in 2026, and gross earnings were \$1,400 in January and \$900 in February, then the beneficiary would use only one of their nine TWP "service months." (January was a TWP month because over \$1,210 was earned, but the TWP threshold was not reached in February.)

A TWP is considered complete when nine TWP months are used within a five-year (60-month) period. Beneficiaries must report their work activity to Social Security and continue to meet Social Security's rules for disability during the nine-month TWP.

### What are considered "services"?

When determining if work activity is considered "services" for TWP purposes, Social Security is only concerned with services where work performed is paid for. Therefore, neither sick pay nor vacation pay counts as earnings.

Social Security only counts services that produce earnings higher than the TWP amount (\$1,210 in 2026).

The following would be considered "services" for TWP purposes:

- Commissions
- Sheltered workshop earnings, under a program of rehabilitation training
- Vocational rehabilitation (VR) program earnings
- Paid internship programs or work therapy programs

Work activity performed without pay as part of a therapeutic program (e.g., training, self-care) would *not* be considered "services" for TWP purposes.

**Note:** Determinations of what does and does not count as "services" are made by Social Security.

### How long does a TWP typically last?

The duration of a TWP varies for each SSDI beneficiary. Some never start, some never finish, others finish after nine consecutive months, and others can take up to five years to complete their TWP.

### What occurs when a TWP ends?

When the end of the TWP is approaching, Social Security may perform a work activity review. To facilitate this, they will send a Work Activity Report (Form SSA-821) to the beneficiary to capture any significant work activity changes. [To review this form, visit www.ssa.gov.](http://www.ssa.gov)

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### What should you do during your TWP?

It is recommended that a calendar be used to record earnings to help keep track of TWP months. Also, be sure to report gross monthly earnings to Social Security by the 10th of every month.

### Annual TWP Monthly Thresholds (2015 – 2026)

Year	TWP
2015	\$780
2016	\$810
2017	\$840
2018	\$850
2019	\$880
2020	\$910
2021	\$940
2022	\$970
2023	\$1,050
2024	\$1,110
2025	\$1,160
2026	\$1,210

### Extended Period of Eligibility

During the month following the final TWP month, the beneficiary will automatically enter the second SSDI work incentive phase known as the Extended Period of Eligibility (EPE). This phase lasts 36 consecutive months (three years) regardless of employment status.

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