



# BALANCING WORK & BENEFITS

A Guide for Young Workers with Social Security Benefits



## MYTH

IF I WORK, I WILL LOSE ALL OF MY BENEFITS IMMEDIATELY

Many people who receive Social Security benefits worry that if they start working, they will lose those benefits right away. Because of this fear, some choose not to work. Unfortunately, those who don't work and rely only on benefits often live with incomes well below the federal poverty level.



## REALITY

YOU CAN WORK AND KEEP YOUR BENEFITS- WITH THE RIGHT PLANNING & SUPPORT

Social Security has **work incentives**—special rules and programs that act as a safety net—that often allow you to earn more income while also keeping your benefits. For example, the Trial Work Period (TWP) allows you to earn any amount of income for up to nine months while still receiving your full benefit. Benefits and work incentives are described further on the back of this flyer.



## MYTH

I CAN ONLY WORK PART TIME OR I WILL LOSE MY BENEFITS

Many people receiving Social Security benefits believe they'll lose their benefits if they work **too much**, especially if they work more than part-time. A common mistake is when people say that working over 20 hours a week will automatically stop benefits.



## REALITY

YOU'RE NOT LIMITED TO JUST PART-TIME WORK

There is **no set hour limit** for how much you can work when you have Social Security benefits. How much you can earn—and therefore how many hours you can work—depends on your benefit type, and the job you have!

Each benefit type has different income limits. If you're unsure how much you can work based on your benefit type, there are trained professionals that can help you.

# Benefits AT A GLANCE



## NEED HELP UNDERSTANDING YOUR BENEFITS AND WORK INCENTIVES?

Understanding how work will affect your Social Security benefits can be challenging and overwhelming—fortunately, professional support is available! Certified Benefits Planners are specially trained to help people and their families understand their benefits and Social Security processes. If you have questions or want more support, reach out to a benefits planner.

### Disability Rights Iowa

1-800-779-2502

<https://disabilityrightsiaowa.org/>

### Iowa Vocational Rehabilitation

1-800-532-1486

<https://workforce.iowa.gov/vr/contact>

## SSI

### SUPPLEMENTAL SECURITY INCOME (SSI)

SSI, the most common benefit for youth, is based on your income, so the amount you receive each month can change depending on how much you earn. The good news is that Social Security excludes a portion of your earnings, so working while receiving benefits can help you earn more overall.

### SSI WORK INCENTIVES

- Plan to Achieve Self Support (PASS)
- Impairment Related Work Expense (IRWE)
- Blind Work Expense (BWE)
- Student Earned Income Exclusion (SEIE)
- Section 1619b Continued Medicaid while working



If you lose your SSI benefits because you earned too much but your income drops below the limit again, you can get your SSI benefits back. Report any changes to your employment and earnings to Social Security as soon as they happen.

## SSDI

### SOCIAL SECURITY DISABILITY INSURANCE

SSDI is an earned benefit, so most youth only get it through a parent's work record if that parent has retired, become disabled, or passed away. SSDI payments stay the same every month unless you start earning more than the Substantial Gainful Activity (SGA) limit. If that happens, your benefits will stop after a short grace period. But with the right help and planning, work incentives can help you keep your benefits longer.

### SSDI WORK INCENTIVES

- Trial Work Period (TWP)
- Impairment Related Work Expense (IRWE)
- Subsidy & Special Conditions
- Extended Period of Eligibility (EPE)
- Unsuccessful Work Attempt (UWA)
- Expedited Reinstatement (EXR)
- Section 1619b Continued Medicaid while working

