

Substantial Gainful Activity

Automatic
Determinations

Determinations:
SGA for blind
SGA for non-blind
disabled

Wage-indexed
amounts

To be eligible for disability benefits, a person must be unable to engage in substantial gainful activity (SGA). A person who is earning more than a certain monthly amount (net of impairment-related work expenses) is ordinarily considered to be engaging in SGA. The amount of monthly earnings considered as SGA depends on the nature of a person's disability. The Social Security Act specifies a higher SGA amount for statutorily blind individuals; Federal regulations specify a lower SGA amount for non-blind individuals. Both SGA amounts generally change with changes in the national average wage index.

Amounts for 2025

The monthly SGA amount for statutorily blind individuals for 2025 is \$2700. For non-blind individuals, the monthly SGA amount for 2025 is \$1620. SGA for the blind does *not* apply to Supplemental Security Income (SSI) benefits, while SGA for the non-blind disabled applies to Social Security and SSI benefits. See historical series of SGA amounts below.

Trial work period

After a person becomes eligible for Social Security disability benefits, the person may attempt to return to the work force. As an incentive, we provide a *trial work period* in which a beneficiary may have earnings and still collect benefits. The trial work period does not apply to SSI benefits. The monthly amount of earnings that trigger a trial work period are lower than the monthly SGA amounts shown below.

Monthly substantial gainful activity amounts by disability type

Year	Blind	Non-blind	Year	Blind	Non-blind	Year	Blind	Non-blind
1975	\$200	\$200	1995	\$940	\$500	2015	\$1,820	\$1,090
1976	230	230	1996	960	500	2016	1,820	1,130
1977	240	240	1997	1,000	500	2017	1,950	1,170
1978	334	260	1998	1,050	500	2018	1,970	1,180
1979	375	280	1999	1,110	700 ^a	2019	2,040	1,220

1980	417	300	2000	1,170	700	2020	2,110	1,260
1981	459	300	2001	1,240	740	2021	2,190	1,310
1982	500	300	2002	1,300	780	2022	2,260	1,350
1983	550	300	2003	1,330	800	2023	2,460	1,470
1984	580	300	2004	1,350	810	2024	2,590	1,550
1985	610	300	2005	1,380	830	2025	2,700	1,620
1986	650	300	2006	1,450	860			
1987	680	300	2007	1,500	900			
1988	700	300	2008	1,570	940			
1989	740	300	2009	1,640	980			
1990	780	500	2010	1,640	1,000			
1991	810	500	2011	1,640	1,000			
1992	850	500	2012	1,690	1,010			
1993	880	500	2013	1,740	1,040			
1994	930	500	2014	1,800	1,070			

^a \$500 amount applied in the first half of 1999.