

The Substantial Gainful Activity Project

INFORMATION SHEET

What is the Substantial Gainful Activity Project?

The Substantial Gainful Activity (SGA) Project (or SGA Project for short) is a demonstration model created in partnership with the Institute for Community Inclusion and Mathematica Policy Research.

The Substantial Gainful Activity Project aimed to assist Vocational Rehabilitation (VR) and other employment agencies to increase the number of Social Security Disability Insurance (better known as SSDI) beneficiaries' capacity to earn above SGA level of monthly income.

What does Substantial Gainful Activity mean?

Substantial Gainful Activity refers to any unsubsidized monthly earnings that beneficiaries who receive SSI or SSDI in addition to their Social Security benefits. In 2016, SGA-level earnings defined as unsubsidized monthly earnings of \$1,130 or higher for non-blind beneficiaries.

The goal of the Substantial Gainful Activity Project is to improve SSDI beneficiaries' quality of life and maximize their economic independence.

Why is earning above SGA level important?

- 1) **Increased Financial Independence** – Clients who earn over SGA levels have on average have higher incomes and can achieve more financial independence.
- 2) **Increased Social Networks** – Clients indicate that full time employment offers opportunities to expand friendships and social contacts, and decrease isolation.
- 3) **Increased Federal Funding** – VR agencies are eligible for SSA payments only after their SSDI beneficiary clients have become employed and achieved nine months of earnings above the SGA level.

Who participated in the SGA Project?

The demonstration sites were the State VR Agencies in Kentucky and Minnesota.

How is The SGA Project different from business as usual VR services?

The innovations provided by the SGA Project are:

- Financial Empowerment and Benefits Training versus Traditional Benefits Training
- Coordinated team approach (VR Counselor Benefits Counselor, Financial Empowerment Benefits Counselor, and Job Specialist) versus single VR Counselor
- Increased pace to services 30 days from application to IPE versus Traditional pace to services approximately 150 days from application to IPE.
- Job Placement Services introduced at the beginning of the process versus at the end of the process with Traditional Services.



The SGA project is part of ExploreVR, the data hub for a group of vocational rehabilitation research projects at the Institute for Community Inclusion (ICI) at the University of Massachusetts Boston. ExploreVR is funded in part by the National Institute on Disability and Rehabilitation Research (NIDRR) and the Rehabilitation Services Administration (RSA) of the US Department of Education, grant #H133B070001 and grant #H133B120002.

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