What Are Title II Disability Benefits?

Slide 1:

Title II benefits are monthly benefits from the Social Security Administration.

Slide 2:

Title II benefits are not needs based. They have no income or asset restrictions, although earning above a certain level for a long enough period of time can possibly cause benefits to stop.

Slide 3:

To receive title II benefits, recipients must have a long-term or permanent disability that lasts at least twelve months.

Slide 4:

Because some people have to wait a long time to get benefits, some recipients may be nervous and hesitant to return to work and risk losing their benefits.

Slide 5:

Title II benefits may not be a lot of money, but people see it as financial security.

Slide 6:

However, in reality, title II benefits often condemn people to low earnings from work. In 2017, earning limits were $1,170 per month for non-blind recipients and $1,950 per month for recipients who are blind.

Slide 7:

Work incentives counselors should offer title II disability beneficiaries information so they can make an informed decision about whether to return to work.

Slide 8:

You can find more information about returning to work and learning how it will affect your benefits at: [www.explorevr.org/returntoworkssdi](http://www.explorevr.org/returntoworkssdi).