



ndi | 20 YEARS OF IMPACT ESTABLISHED 2005

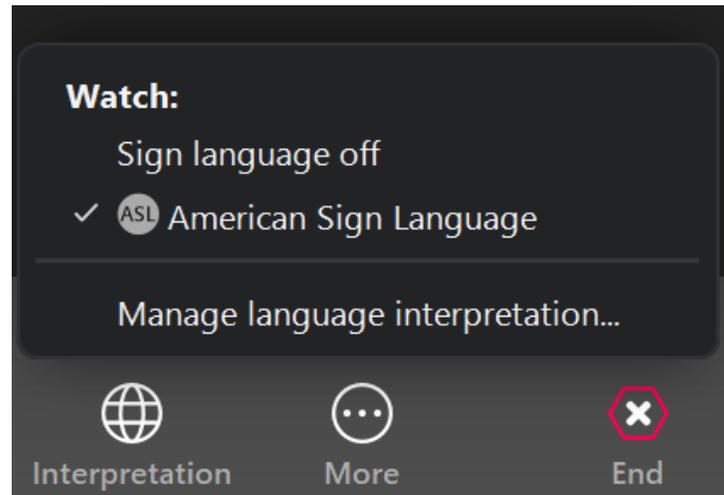
Thank you for joining us!

The webinar will begin momentarily.

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NDI Small Business Hub Programs (Slide 1 of 3)

Inclusive Ventures: 21st Century Strategies for Entrepreneurs with Disabilities

5-year grant funded program that began October 1, 2024, and will support the following:

- **State Vocational Rehabilitation agencies** updating policies on small business start-up and development
- **State Vocational Rehabilitation counselors** seeking training and confidence in supporting self-employment
- **Disability employment services providers** expanding their support of self-employment
- **Entrepreneurial Support Organizations** adopting more inclusive practices to support individuals with disabilities
- **Entrepreneurs with disabilities** at any stage of business development

NDI Small Business Hub Programs (Slide 2 of 3)

Verizon Small Business Digital Ready

Learning

- On-demand videos, tools, and courses on marketing, legal, financial, operations and trending topics (available in English, Spanish and with Chinese subtitles)

Community and Networking

- Interactive sessions for goal-sharing and feedback
- Live expert workshops

Funding

- Small Business Funding Marketplace (powered by Next Street)
- Access to \$10,000 grant opportunities by completing 2 classes/live sessions

[Register Now](#)

NDI Small Business Hub Programs (Slide 3 of 3)

- Are you a business owner or aspiring entrepreneur with a disability looking to **start, build, or grow** your business? Visit DisabilitySmallBusiness.org for events and resources.
- Stream informational and motivational video content for disability owned small businesses at DisabilityOwned.com.
- Want to “Stay In The Know” about NDI’s Small Business Hub? Join our [mailing list!](#)
- Questions or concerns? Email info@disabilitysmallbusiness.org.

Upcoming Events

[SSI and Self-Employment](#)

Presented by: Debora Wagner, Cornell University

April 15, 2026, at 2:00 PM ET

Save the Date: Insurance for Entrepreneurs with Disabilities

Presented by: Maryland Insurance Administration

May 20, 2026, at 2:00 PM ET

Save the Date: 5-Part Self-Employment Credential Course

Presented by: NDI Small Business and Cornell University

June 2, 4, 9, 11 and 16, 2026

SSDI and Self-Employment

Presented by: Aleyda Toruno

Work Incentives Associate, Work Incentive Support Center, Yang-Tan Institute,
Cornell University

March 18, 2026



ILR School

NDI | March 18, 2026

Title 2 and Work Incentives

Work Incentive Support Center

Disability, Workplace, and Employment Support Practice
Online Professional Programs



ILR School

K. Lisa Yang and Hock E. Tan Institute on Employment and Disability

The Work Incentive Support Center (WISC) provides training, credentialing, and support to practitioners in the field of work incentive planning.

WISC is housed in the K. Lisa Yang and Hock E. Tan Institute on Employment and Disability. The institute, which is also known as the Yang-Tan Institute or YTI, is part of Cornell University's ILR School.

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Thank You

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A special thank you to the National Disability Institute (NDI) for their leadership managing this grant.

Today's Presentation

- Title 2 Overview
- Trial Work Period (TWP)
- Re-entitlement Period
- Work Incentives That Reduce Countable Income
- Expedited Reinstatement of Benefits (EXR)



Benefits for insured workers and their dependents

Title 2 Overview

Social Security Title 2 Programs

Title 2 of the Social Security Act provides benefits for several groups:

- Retirement benefits
- Survivor's benefits
- Disability benefits

Title 2 Disability Programs: Three Types

- Disability Insurance Benefits (DIB)
- Childhood Disability Benefits (CDB)
- Disabled Widow(er)'s Benefits (DWB)

Tip

Most people refer to all three programs as Social Security Disability Insurance, or SSDI. Even so, it's important to know which of the three Title 2 benefits the person is receiving.



Benefits paid regardless of earnings

Trial Work Period (TWP)

Trial Work Period (TWP) Overview

- The TWP is a 9-month period, within a 60-month rolling period, to test a person's ability to work.
- To use a TWP month, the worker earns above the TWP level (\$1,210 gross wages per month in 2026).
- Benefits are paid during the TWP regardless of earnings!
- No other work incentives apply during the TWP.

Tip

The TWP level will likely increase each year, based on the national average wage index. Each year's level is on the [Trial Work Period page](#) of the SSA website.

Always use the TWP amount in effect when the work was performed!

TWP and Self-Employment

- Self-employed individuals use a TWP month when:
 - Net earnings in a month are above the TWP level.

or

 - They engage in business activity for at least 80 hours in the month.
- Start-up business activity doesn't count toward the TWP.



Benefits paid when Countable Income is not above SGA

Re-entitlement Period (RP)

Re-entitlement Period (RP) Overview

- After the Trial Work Period, the person who gets Title 2 benefits will start their Extended Period of Eligibility (EPE).
- The first 36 consecutive months of the EPE is called the Re-entitlement Period (RP).
- During the RP, Title 2 benefits will be paid for any month that the person did not work at the Substantial Gainful Activity (SGA) level.
- After the 36-month RP, if the person works above the SGA level, their Title 2 benefits are terminated.

Countable Income

- Countable Income does not include:
 - Paid time off
 - Bonuses that are not based on work effort
- Work incentives can reduce Countable Income:
 - Income Averaging
 - Unsuccessful Work Attempt (UWA)
 - Impairment-Related Work Expense (IRWE)
 - Subsidy and Special Condition

Substantial Gainful Activity (SGA)

- During the RP, the issue is if the worker is engaging in SGA.
- SGA level for 2026: \$1,690 for non-blind people, \$2,830 for blind people.
- Just because a worker's gross earnings are above the SGA level does not mean they are performing SGA.
- If any work incentives apply, they can decrease the countable earnings and may reduce a worker's Countable Income to below the SGA level.



Keeping Countable Income below SGA

Work Incentives That Reduce Countable Income

Income Averaging

- Income may be averaged to reduce Countable Income to below SGA.
- Use Income Averaging if ***all*** the following are true:
 - Pattern of work is/was continuous
 - No significant change in work patterns or earnings
 - No change in SGA earnings level during the period involved
- Primarily used to adjust the Cessation Month.
- May not be used after the Cessation Month to determine payment months during the RP.
- POMS DI 10505.015



Unsuccessful Work Attempt (UWA)

An **Unsuccessful Work Attempt (UWA)** is an effort to do substantial work in employment or self-employment that is discontinued or reduced to the below-SGA level after a short time (no more than 6 months) due to the individual's impairment(s) or the removal of Special Conditions related to the impairment(s) that are essential for continuing the work. *POMS DI 11010.145*

About Impairment-Related Work Expense (IRWE)

- An Impairment-Related Work Expense (IRWE) is the cost of an item or service that:
 - Enables a person to work
 - Is necessary due to a physical or mental impairment
 - Is paid for by the worker
- The worker must pay for the IRWE during a month of work activity (or in anticipation of starting work), and the cost must be reasonable.
- SSA must approve an IRWE.
- POMS 10520.030

Examples of IRWE Deductions

- Supported Employment services
- Attendant care
- Transportation
- Medical equipment/devices
- Work-related equipment and assistants
- Service animals
- Residential modifications
- Routine drugs/medical services
- Non-medical appliances and devices
- Services received through community-based residential programs

IRWE Example

- Benny works 25 hours per week and earns \$20 per hour. His gross monthly wage is \$2,150 (25 hours x \$20 x 4.3 = \$2,150).
- If Benny pays \$200 per month for Uber rides to get to and from work, \$100 per month for prescription copayments, and \$400 per month to see his therapist, then his IRWE total is \$700.
- Benny's Countable Income is \$1,450 ($\$2,150 - \$700 = \$1,450$), which is less than SGA.

About Subsidy and Special Condition

- If the worker is paid more than the value of their work, a Subsidy or Special Condition may be in place.
- If the worker has fewer duties than others doing the same work, a Subsidy or Special Condition may be in place.
- SSA will accept a letter from the employer documenting a Subsidy.
- POMS DI 10505.010
- A Subsidy or Special Condition may reduce Countable Income to below SGA.

Subsidy Example

- Ryen works 40 hours per week and earns \$15 per hour. Their gross monthly wage is \$2,580 ($\$15 \times 40 \times 4.3 = \$2,580$), which is much higher than SGA.
- When you talk to Ryen's employer, you learn that they are working for a family member and perform only half the tasks of other employees in the same position. The employer provides evidence that Ryen has a 50% subsidy.
- Ryen's Countable Income is only \$1,290 ($\$2,580 \times 0.5 = \$1,290$), which is less than SGA.

More about Special Conditions

- Typically, a Special Condition is items or support from someone other than the employer or employee, such as VR or Goodwill.
- An example is an on-the-job assistant (i.e., a job coach), paid by the employer or by a third party, who performs part or all the person's job duties:
 - The value of the job coach Special Condition is deducted from the gross wage.
 - SSA does not use the job coach's salary or hourly wage. SSA instead multiplies the number of hours of job coaching by the worker's hourly wage.

Special Rules for Job Coaches: Example

- If Dejuan works 30 hours a week and earns \$15 per hour, but he has a job coach with him for 10 hours every week, the value of the job coach Special Condition is approximately \$645.
- Weekly value: 10 hours X \$15/hour = \$150
- Monthly value: \$150 X 4.3 weeks in the month = \$645
- Dejuan is earning more than SGA, \$1,935 gross per month. But with the job coach Special Condition, his Countable Income is only \$1,290 ($\$1,935 - \$645 = \$1,290$). His Countable Income is less than SGA.



A safety net to consider when work isn't working out

Expedited Reinstatement of Benefits (EXR)

EXR Eligibility Criteria

To qualify for EXR, *all* the following must be true:

- SSDI benefits were previously terminated due to earnings.
- Countable Income is not more than SGA in the application month.
- Unable to work at the SGA level due to impairment.
- Stopped working at the SGA level within 60 months of prior termination.
- Has a current medical impairment that is the same or related to the original.
- Continues to be disabled based on medical improvement standards.

The EXR Period

- Termination happens the first month earnings are above SGA after the 36th RP month.
- The EXR period begins with the Termination Month.
- The EXR period runs for 60 consecutive months.

Requesting EXR

- Once an individual is not performing SGA, they can request EXR.
- They will be asked if they wish to receive Provisional Benefits pending the EXR decision:
 - Up to 6 months of Provisional Benefits can be paid pending the EXR decision.
 - If a person is denied EXR, they do not have to repay the Provisional Benefits.
 - That means they should always accept Provisional Benefits as SSA will assess an overpayment only in cases of fraud.
- If a person is eligible for EXR, their benefits will be reinstated. Also, if there are any dependents/auxiliaries, their benefits may be reinstated (auxiliaries must file a new application to determine eligibility).

Summary

- An Individual can be eligible for Title 2 benefits as a worker or as a worker's disabled adult child or disabled widow/er.
- Everyone on Title 2 benefits gets a TWP when they first start working. They can earn any amount and still get their Title 2 benefits.
- During the 36-month period RP, benefits are paid for any month that Countable Income is not more than SGA.
- Work incentives reduce Countable Income for the SGA decision.
- EXR provides a 60-month safety net for a person to get back on benefits after a work termination.

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Disability, Workplace, and Employment Support
Practice Online Professional Programs

Questions?



Satisfaction Survey



NDI Small Business Team Training Survey

Thank you for attending the webinar and for your interest in supporting the entrepreneurship and growth of small businesses by people with disabilities.

Please take a few minutes to fill out this short form to assist us in evaluating this webinar and planning for future events.

We appreciate your assistance.

I am submitting this evaluation for:*

- Ambition to Achievement on January 15, 2025
- Filing a Tax Return for your Business, Tax Tips for the Self-Employed on February 12, 2025
- SBIR/STTR Masterclass on March 12, 2025
- Grant Writing Masterclass on March 19, 2025
- Empower Your Business with ABLÉ on April 9, 2025

Please rate your experience*

	Strongly disagree	Disagree	No opinion	Agree	Strongly agree	Not Applicable
The webinar materials were						

Please complete the Satisfaction Survey. It will appear automatically, or you can access it via the QR code or follow-up email. We appreciate your feedback!



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