

Social Security

Official Social Security Website

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Glossary Of Social Security Terms

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Term	Explanation
AIME Average Indexed Monthly Earnings	<p>The dollar amount used to calculate your Social Security benefit if you attained age 62 or became disabled (or died) after 1978. To arrive at your AIME, we adjust your actual past earnings using an "average wage index," so you won't lose the value of your past earnings (when money was worth more) in relation to your more recent earnings. If you attained age 62 or became disabled (or died) before 1978, we use Average Monthly Earnings (AME).</p> <p><i>See: How are the Average Monthly Earnings (AME) or the Average Indexed Monthly Earnings (AIME) computed?</i></p>
AME (Average Monthly Earnings)	<p>The dollar amount used in calculating your monthly Social Security benefit if you attained age 62 or became disabled (or died) before 1978. The AME is determined by dividing the total earnings in the "computation years" by the number of months in those same years. See Your Retirement Benefit: How It Is Figured .</p>
Appeal (Appeal Rights)	<p>You will receive a letter of explanation whenever Social Security makes a decision regarding your eligibility for Social Security or Supplemental Security Income (SSI) benefits. If you disagree with the decision, you have the right to appeal (ask us to review your case). If our decision was wrong, we'll change it.</p>
Application for Benefits	<p>To receive Social Security benefits, Supplemental Security Income (SSI) payments, or Medicare, you must complete and sign an application.</p> <p>You can apply for retirement, disability, Medicare and spouse's benefits online, in person at a local Social Security Office, or by telephone at 1-800-772-1213.</p>

	Our TTY number is 1-800-325-0778.
Application for a Social Security Card	The application form you need to complete to obtain a Social Security number, or a replacement card. For more information see Get or Replace a Social Security Card .

Term	Explanation
Baptismal Certificate	An official religious record of your birth or baptism. In some situations we can use a baptismal certificate to establish your age.
Base Years	A worker's (wage earner's) base years for computing Social Security benefits are the years after 1950 up to the year of entitlement to retirement or disability insurance benefits. For a survivor's claim, the base years include the year of the worker's death.
Benefit Verification Letter	An official letter from Social Security that verifies the amount an individual receives each month in Social Security benefits and/or Supplemental Security Income (SSI) payments. These letters are normally issued following a request from a person receiving benefits or his/her authorized representative.
Benefits	<p>Social Security pays five types of benefits:</p> <ul style="list-style-type: none"> • Retirement • Disability • Family (dependents) • Survivors • Medicare <p>The retirement, family (dependents), survivor and disability programs pay monthly cash benefits, and Medicare provides medical coverage.</p>
Benefits – Reduced	<p>You can get the following reduced monthly benefits before reaching full retirement age:</p> <ul style="list-style-type: none"> • Retirement benefits at age 62 through the month before your reach Full

	<p>Retirement Age;</p> <ul style="list-style-type: none"> • Husband's or wife's benefits at age 62 through the month before you reach full retirement age, provided no child of your spouse either under age 18 or disabled and entitled to benefits is in your care; • Widow's or widower's benefits beginning at any time from age 50 through the month before you reach full retirement age; • Widow's or widower's benefits, if your spouse received a retirement benefit before full retirement age; • Disability benefits received after a reduced retirement benefit; or • Retirement or disability benefits received after a reduced widow's or widower's benefit. This applies only if you were born before 1928.
Birth Certificate (Original)	The record maintained by a governmental entity such as a state, county, parish, city, or borough that documents your birth. For additional information on obtaining a birth certificate see the NCHS - Alphabetical List.

Term	Explanation
Child	<p>We use the term "Child" to include your biological child or any other child who can inherit your personal property under State law or who meets certain specific requirements under the Social Security Act; such as:</p> <ul style="list-style-type: none"> • a legally adopted child, • an equitably adopted child, • a stepchild, or • a grandchild.
Cost of Living Adjustment (COLA)	Social Security benefits and Supplemental Security Income (SSI) payments may be automatically increased each year to keep pace with increases in the cost-of-living (inflation).
Computation Years	Computation years are the years with highest earnings selected from the "base years." We add total earnings in the computation years and divide by

	the number of months in those years to get the AME or the AIME. (We use your 35 highest years of earnings to compute your retirement benefits.)
CPI-W (Consumer Price Index)	An index prepared by the U. S. Department of Labor that charts the rise in costs for selected goods and services. This index is used to compute Cost of living adjustments.
Credits (Social Security Credits)	<p>Previously called "Quarters of Coverage." As you work and pay taxes, you earn credits that count toward your eligibility for future Social Security benefits. You can earn a maximum of four credits each year. Most people need 40 credits to qualify for benefits. Younger people need fewer credits to qualify for disability or survivors benefits.</p> <p>For more information read: How You Earn Credits (05-10072).</p>

Term	Explanation
Decision Notice (Award Letter or Denial Letter)	When you apply for Social Security, we decide if you will receive benefits. We send you an official letter explaining our decision and, if benefits are payable, we tell you the amount you will get each month.
Delayed Retirement Credits (DRC)	<p>Social Security benefits are increased by a certain percentage (depending on date of birth) if a person delays taking retirement benefits beyond full retirement age.</p> <p>The benefit increase no longer applies after age 70, even if the person continues to delay taking benefits.</p>
Dependent Benefits	See Family Benefits.
Direct Deposit	The standard way to receive Social Security benefits and Supplemental Security Income (SSI). Your money is sent electronically to an account in a financial institution (bank, trust company, savings and loan association, brokerage

	institution (bank, trust company, savings and loan association, brokerage agency or credit union). For more information see Social Security Direct Deposit.
Disability Benefits	<p>You can get disability benefits if you:</p> <ul style="list-style-type: none"> • are under full retirement age • have enough Social Security credits and • have a severe medical impairment (physical or mental) that's expected to prevent you from doing "substantial" work for a year or more, or have a condition that is expected to result in death. <p>For more information see: Disability Programs.</p>
Documents (Proofs)	Forms and papers such as birth certificates, marriage certificates, W2 forms, tax returns, deeds, etc., submitted by individuals applying for benefits and services. We can accept only originals or copies certified by the agency that has the original document.

Term	Explanation
Early Retirement	<p>You can start getting Social Security retirement benefits as early as age 62, but your benefit amount will be less than you would have gotten if you waited until your full retirement age.</p> <p>If you take retirement benefits early, your benefit will remain permanently reduced, based on the number of months you received benefits before you reached full retirement age.</p>
Early Retirement Age	Age 62. For more information read Retirement benefits by year of birth.
Earnings Record(lifetime record of earnings)	A chronological history of the amount of money you earned each year during your working lifetime. The credits you earned remain on your Social Security record even when you change jobs or have no earnings.

Evidence (Proofs)	The documents you must submit to support a factor of entitlement or payment amount. The people in your Social Security office can explain what evidence is required to establish entitlement and help you to get it. For more information see Evidence Required to Establish Right to Benefits.
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Term	Explanation
Family Benefits (Dependent Benefits)	<p>When you're eligible for retirement or disability benefits, the following people may receive benefits on your record:</p> <ul style="list-style-type: none"> • spouse if he or she is at least 62 years old (or any age but caring for an entitled child under age 16 or disabled); • children if they are unmarried and under age 18, or under age 19 and a full-time elementary or secondary student ; • children age 18 or older but disabled before age 22; • ex-spouses age 62 or older.
Family Maximum	The maximum amount of benefits payable to an entire family on any one worker's record.
FICA Tax	FICA stands for "Federal Insurance Contributions Act." It's the tax withheld from your salary or self-employment income that funds the Social Security and Medicare programs.
Full Retirement Age	<p>The age at which a person may first become entitled to full or unreduced benefits based on age.</p> <p>For workers and spouses born in 1938 or later and widows/widowers born in 1940 or later, the full retirement age increases gradually from age 65 until it reaches age 67 for</p> <ul style="list-style-type: none"> • Workers and spouses in the year 2027 • Widows and widowers in the year 2029. <p>This increase affects the amount of the reduction for persons who begin receiving reduced benefits. For information about the year you were born, read Full retirement age.</p>

Term	Explanation
Health Insurance (Medicare)	<p>The federal health insurance program for:</p> <ul style="list-style-type: none"> • people 65 years of age or older; • certain younger people with disabilities; and • people with permanent kidney failure with dialysis or a transplant, sometimes called ESRD (End-Stage Renal Disease). <p>For more information, see Medicare Resources and the Official U.S. Government Site for Medicare.</p>

Term	Explanation
Insured Status	<p>If you worked and earned enough Social Security credits to be eligible for retirement or disability benefits or enable your dependents to be eligible for benefits due to your retirement, disability, or death, you have insured status. For more information, see How You Earn Credits (05-10072).</p>

Term	Explanation
Lawful Alien Status	<p>Refers to people admitted to the U.S. who are granted permanent authorization to work by the United States Citizenship and Immigration Services (USCIS) (formerly INS) or admitted to the U.S. on a temporary basis with USCIS (INS) authorization to work.</p>
Lifetime Earnings "Earnings Record"	<p>A chronological history of the amount of money you earned each year during your working lifetime. The credits you earned remain on your Social Security record even when you change jobs or have no earnings.</p>
Lump Sum Death Payment	<p>A one-time payment of \$255 paid in addition to any monthly survivors benefits that are due. This benefit is paid only to your widow/widower or minor children.</p>

Term	Explanation
Maximum Earnings	The maximum amount of earnings we can count in any calendar year when computing your Social Security benefit.
Medicaid	<p>A joint federal and state program that helps with medical costs for people with low incomes and limited resources.</p> <p>Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. For more information see The Centers for Medicare and Medicaid Services</p>
Medicare	See Health Insurance. For more information, see Medicare Resources and the Official U.S. Government Site for Medicare.
Month of Election	<p>This usually applies to retirement claims. In certain situations, you can choose the month in which your benefits will start.</p> <p>There are many different factors that can affect when you want to begin receiving your payments.</p>

Term	Explanation
Normal Retirement Age	See Full Retirement Age.
Number Holder	See Wage Earner.
Nutrition Assistance Programs	The U. S. Department of Agriculture program that helps needy families buy food. For more information see: Nutrition Assistance Programs (05-10100).

Term	Explanation
OASDI (Old Age Survivors and Disability Insurance)	The Social Security programs that provide monthly cash benefits to workers and their dependents when they retire, die or become disabled.

Term	Explanation								
Payment Dates for Social Security Benefits	<p>If you applied for Social Security benefits before May 1, 1997, your payments usually are dated and delivered on the 3rd of the month following the month for which the payment is due. For example, payments for January are delivered on February 3rd.</p> <p>If the 3rd of the month is a Saturday, Sunday or Federal holiday, your payments are dated and delivered on the first day before the 3rd of the month which is not a Saturday, Sunday or Federal holiday. For example, if the 3rd is a Saturday or Sunday, payments are delivered on the preceding Friday.</p> <p>If you filed for Social Security benefits May 1, 1997, or later, you are assigned one of three new payment days based on date of birth:</p> <table> <tr> <th>If you were born on the...</th><th>Your payment will be delivered on the...</th></tr> <tr> <td>1st through 10th of the month</td><td>Second Wednesday of the month</td></tr> <tr> <td>11th through 20th of the month</td><td>Third Wednesday of the month</td></tr> <tr> <td>21st through end of the month</td><td>Fourth Wednesday of the month</td></tr> </table> <p>If your scheduled Wednesday payment day is a Federal holiday, we'll send your payment on the preceding day that is not a Federal legal holiday.</p>	If you were born on the...	Your payment will be delivered on the...	1st through 10th of the month	Second Wednesday of the month	11th through 20th of the month	Third Wednesday of the month	21st through end of the month	Fourth Wednesday of the month
If you were born on the...	Your payment will be delivered on the...								
1st through 10th of the month	Second Wednesday of the month								
11th through 20th of the month	Third Wednesday of the month								
21st through end of the month	Fourth Wednesday of the month								

	For a schedule of benefit payment dates, see our payment calendar.
Payment Dates for Supplemental Security Income (SSI) Payments	SSI payments are usually dated and delivered on the first day of the month for which they are due. However, if the first falls on a Saturday, Sunday or Federal holiday, they are dated and delivered on the first day preceding the first of the month which is not a Saturday, Sunday or Federal holiday. For a schedule of benefit payment dates, see our payment calendar.
PIA (Primary Insurance Amount)	The monthly amount payable if you are a retired worker who begins receiving benefits at full retirement age or if you're disabled and have never received a retirement benefit reduced for age.
Proofs	See Evidence.
Protective Filing Date	The date you first contact us about filing for benefits. It may be used to establish an earlier application date than when we receive your signed application.

Term	Explanation
QC (Quarter of Coverage)	See Credits, (Social Security Credits).

Term	Explanation
Reduction Months	Months beginning with the first month you're entitled to reduced benefits up to, but not including, the month in which you reach full retirement age.
Representative Payee	If you receive Social Security benefits or Supplemental Security Income (SSI) and become unable to handle your own financial affairs, we (after a careful investigation) appoint a relative, a friend, or an interested party to handle your Social Security matters. Representative payees are required to maintain complete accounting records and periodically provide reports to Social Security. For additional

	information see Representative Payee Program.
Retirement Age – Full Benefits	<p>Full retirement age was 65 for many years. However, beginning with the year 2000 (for workers and spouses born in 1938 or later, or widows or widowers born in 1940 or later), the retirement age increases gradually from age 65 until it reaches age 67 in the year 2022.</p> <p>For additional information on full retirement ages and benefit amounts, see</p> <ul style="list-style-type: none"> • Retirement benefits by year of birth, or • Social Security benefits for the surviving spouse by year of birth.
Retirement Age – Minimum	The minimum age for retirement—age 62 for workers, and age 60 for widows or widowers. You can choose a reduced benefit anytime before you reach full retirement age.
Retirement Earnings Test	If you receive monthly Social Security benefits before your full retirement age and work, your earnings from wages and/or self-employment cannot exceed a certain amount without reducing your monthly benefits. For more information, see <i>How Work Affects Your Benefits</i> (05-10069).
Retroactive Benefits (Back Pay)	Monthly benefits that you may be entitled to before the month you actually apply, if you meet the requirements.
Retirement Benefit	Money that is payable to you upon retirement if you have enough Social Security credits. For more information, see <i>Retirement, Retirement Benefits</i> (05-10035) and <i>Your Retirement Benefit: How It Is Figured</i> (05-10070).

Term	Explanation
Self-employment Income	You are self-employed if you operate a trade, business or profession, either individually or as a partner, and have net earnings of \$400 or more in a taxable year. For more information, see <i>If You Are Self-Employed</i> (05-10022).

Social Security	Social Security is based on a simple concept: While you work, you pay taxes into the Social Security system, and when you retire or become disabled, you, your spouse and your dependent children receive monthly benefits that are based on your reported earnings. Also, your survivors can collect benefits if you die. For more information read A Snapshot (05-10006).
Social Security Number (Social Security Card)	<p>Your first and continuous link with Social Security is your nine-digit Social Security Number. It helps us to maintain an accurate record of your wages or self-employment earnings that are covered under the Social Security Act, and to monitor your record once you start getting Social Security benefits.</p> <p>For more information, see Your Number and Card (05-10002).</p>
Social Security Office	<p>You can call our toll-free telephone number, 1-800-772-1213, to receive Social Security services. Our TTY number is 1-800-325-0778. This toll-free telephone number service is available from 7 a.m. to 7 p.m. any business day. All calls are confidential.</p> <p>See our Social Security Office Locator for the address of your local office. In addition, many services are now available through the Internet</p> <p>There is no charge for any of our services.</p>
Spouse	<p>You are the spouse of the worker if, when he or she applied for benefits:</p> <ul style="list-style-type: none"> • you and the worker were married; or • you would have the status of a husband or a wife for that person's personal property if they had no will; or • you went through a marriage ceremony in good faith, which would have been valid except for a legal impediment.
SS-5	See Application for a Social Security Card .
Supplemental Security	A federal supplemental income program funded by general tax revenues (not Social Security taxes). It helps aged, blind, and disabled people who have

Income (SSI)	limited income and resources by providing monthly cash payments to meet basic needs for food, clothing, and shelter. For more information, see Supplemental Security Income (SSI).
Survivors Benefits	<p>Benefits based on your record (if you should die) are paid to your:</p> <ul style="list-style-type: none"> • widow/widower age 60 or older, 50 or older if disabled, or any age if caring for a child under age 16 or disabled before age 22; • children, if they are unmarried and under age 18, under 19 but still in school, or 18 or older but disabled before age 22; and • parents, if you provided at least one-half of their support. <p>An ex-spouse could also be eligible for a widow/widower's benefit on your record.</p> <p>A special one-time lump sum payment of \$255 may be made to your spouse or minor children. For more information, see Survivors Benefits (05-10084).</p>

Term	Explanation
Wage Earner	A person who earns Social Security credits while working for wages or self-employment income. Sometimes referred to as the "Number Holder" or "Worker."
Wages	All payment for services performed for an employer. Wages do not have to be cash. The cash value of all compensation paid to an employee in any form other than cash is also considered wages, unless the form of payment is specifically not covered under the Social Security Act.
Widow	<p>You are the widow/widower of the worker if, at the time he or she died:</p> <ul style="list-style-type: none"> • you and the worker were validly married; or • you would have the status of a husband or a wife for that person's personal property if he or she had no will; or • you went through a marriage ceremony in good faith that would have been valid except for a legal impediment.

	The minimum age for widows benefits is 60, or 50 if disabled.
Widower	See Widow.
Work Credits	See Credits.
Worker	See Wage Earner.

Related Item

English-Spanish Glossary
(Glosario Español-Inglés)

GLOSSARY

Area Work Incentive Coordinator (AWIC)	An AWIC is an experienced employment support expert who: <ul style="list-style-type: none"> • Coordinates and conducts public outreach on work incentives in his or her local area; and • Provides, coordinates and oversees training on our employment support programs for all personnel at our local offices.
Benefit Planning Query (BPQY)	The BPQY is an important planning tool for disability beneficiaries or any person who may be developing customized services for a disability beneficiary who wants to start working or stay on the job. The BPQY provides current information about your disability cash benefits, health insurance, scheduled continuing disability reviews, representative payee, and work history, as stored in our electronic records.
Blind Work Expenses (BWE)	If you are blind, we do not count any earned income that you use to meet expenses in earning that income when we decide your SSI eligibility and payment amount. Common examples of BWE include state and federal payroll taxes, and money spent for meals at work.
Break-Even Point	The dollar amount of total income (after we apply all applicable deductions) that will reduce the SSI payment to zero for a particular case. Your break-even point depends on your earned and unearned income, living arrangements, applicable income exclusions, and state supplement, if any.
Childhood Disability Benefits (CDB)	A person disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits. The adult child—including an adopted child, or, in some cases, a stepchild, grandchild, or step grandchild—must be unmarried, age 18 or older, and have a disability that started before age 22. Also referred to as "disabled adult child (DAC) benefits".
Continuation of Medicare Coverage	If your benefits stop because you are working you can receive at least 93 consecutive months of Medicare coverage after your trial work period (TWP). This provision allows your health insurance to continue even after your benefits have stopped.
Continuing Disability Review (CDR)	Our process of obtaining complete current information about your condition to decide if your SSDI or SSI benefits should continue.
Countable Income	The amount of money left after we have subtracted all available deductions from your total income. We use this amount to decide your SSI eligibility and payment amounts.
Countable Income Test	One of the tests we may use to evaluate self-employment income if you have received SSDI benefits for 24 months.

GLOSSARY

Employment Network (EN)	An EN is a qualified public or private organization under contract with us to coordinate and deliver employment services, vocational rehabilitation services, or other support services to beneficiaries who are participating in the Ticket to Work program.
Expedited Reinstatement (EXR)	A safety net if your cash benefits end because of your work. You may request reinstatement of your benefits within five years of when they ended if you stop working at the substantial gainful activity (SGA) level because of your impairment. You may get up to six months of provisional (temporary) benefits while we make a decision on your request.
Extended Period of Eligibility (EPE)	<p>A consecutive 36-month period that follows your TWP. During your EPE, you may still receive payments depending on how much you work and earn. We can pay you disability benefits during your EPE if:</p> <ul style="list-style-type: none"> • your condition is still disabling, and • your work is not SGA. <p>Your benefits will end if your work is substantial after the end of your EPE.</p>
Federal Benefit Rate (FBR)	The basic benefits standards used in computing the amount of your federal SSI payments. Benefit levels differ for individuals and couples living in households and for persons in Medicaid institutions. Federal benefit rates may be increased annually to reflect increases in the cost of living.
Impairment-Related Work Expenses (IRWE)	When we make a SGA decision, we can deduct the cost of items and services that you pay out of pocket and that you need to work because of your impairment. Some examples are: medicines, co-pays, service animals, counseling services, and attendant care services. It does not matter if you also need the items for normal daily activities. We can usually deduct the cost of these same items from earned income to figure your SSI payment.
Initial Reinstatement Period (IRP)	Your IRP begins with the first month that we reinstate your disability payments. The IRP can last for 24 months (not necessarily consecutive), and ends when you have received 24 months of payable benefits. If you receive SSDI benefits, we can pay you for any month during the IRP that your work and earnings are not SGA. If you receive SSI benefits, the normal income counting rules apply.
Medicaid (Medi-Cal in California, AHCCS in Arizona)	Medical coverage provided to a person by the state title XIX program.

GLOSSARY

Medicaid Protection for Persons with Disabilities Who Work	<p>A state may provide Medicaid coverage for persons with disabilities who:</p> <ul style="list-style-type: none"> • have earnings that are too high to qualify for SSI under current rules; and • are at least 16, but less than 65 years of age; and • meet state resource and income limits. <p>A state may also provide Medicaid coverage to these persons when they lose coverage due to medical improvement, but who still have a medically determinable severe impairment.</p>
Medical Improvement Expected	<p>If we approve your claim for disability benefits, we may also decide that we expect your disabling impairment(s) to improve. If so, we will schedule your case for a future review in less than three years.</p>
Medicare	<p>Health insurance program for eligible disabled persons and persons age 65 or older usually consisting of:</p> <ul style="list-style-type: none"> • Hospital Insurance under Medicare (Part A) • Supplemental Medical Insurance under Medicare (Part B); and • Voluntary prescription drug coverage with a Prescription Drug Provider (PDP) (Part D). <p>Low-income beneficiaries with Medicare can get Extra Help paying their prescription drug coverage premiums by filing an application with SSA. More information is available at: www.socialsecurity.gov/prescriptionhelp</p>
Medicare for Persons with Disabilities Who Work	<p>If you are disabled and you return to work, you can buy continued Medicare coverage when your premium-free Medicare ends due to work activity. States are required to help you pay the hospital insurance premiums if you have limited income and resources but are not eligible for Medicaid.</p>
Plan to Achieve Self-Support (PASS)	<p>Under an approved PASS, you may set aside income and resources over a reasonable time that will enable you to reach a work goal to become financially self-supporting. You can use the income and resources that you set aside to obtain training or education, purchase equipment, establish a business, etc. We do not count the income and resources that you set aside under a PASS when we decide SSI eligibility and payment amount.</p>
Property Essential to Self-Support (PESS)	<p>We do not count some or all of certain property necessary for self-support when we apply the SSI resources test.</p>
Protection and Advocacy for Beneficiaries of Social Security (PABSS)	<p>In every State, U.S. Territory and the Tribal Nations, there is an agency that protects the rights of persons with disabilities. This Protection and Advocacy System administers the SSA-funded PABSS program.</p>

GLOSSARY

Resources	Resources are anything you own. For example, bank accounts, stocks, business assets, real estate property, or personal property that you can use for your support and maintenance are considered resources. We do not count all of your resources; i.e., life insurance policies, when we decide if you are eligible for SSI benefits.
Social Security Disability Insurance (SSDI)	SSDI provides benefits to disabled or blind persons who are insured by workers contributions to the Social Security trust fund. These contributions are based on your earnings (or those of your spouse or parents). Your dependents may also be eligible for benefits from your earnings record. Social Security Disability Insurance is authorized under title II of the Social Security Act.
Student Earned Income Exclusion (SEIE)	If you are under age 22 and regularly attending school, the SEIE allows you to have some of your earnings excluded from your income. We usually adjust the amounts we can exclude each year based on the cost-of living.
Subsidies and Special Conditions	Supports you receive on the job that may result in more pay than the actual value of the work you perform. We use only the actual value of the work you perform when we make an SGA decision.
Substantial Gainful Activity (SGA)	We will evaluate your work activity if you are applying for or receiving disability benefits under SSDI, or if you are applying for benefits because of a disability (other than blindness) under SSI. Under both programs, we generally use earnings guidelines to evaluate your work activity to decide whether your work is substantial, and whether we may consider you disabled under the law.
Supplemental Security Income (SSI)	The SSI program makes cash assistance payments to aged, blind, and disabled persons (including children) who have limited income and resources. Supplemental Security Income program is authorized under title XVI of the Social Security Act
SSI Income	SSI income is: <ul style="list-style-type: none"> • Earned income – money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, royalties and honoraria received for services; and • Unearned income – money received from all other sources; for example, gifts, interest, pensions, Social Security, and veteran’s benefits. Unearned income also includes “in-kind income” (food or shelter) and “deemed income” (some of the income of a spouse, parent, or sponsor of an alien).
The Three Tests	We may use these tests to evaluate self-employment income when you initially apply for SSDI, and before you have received SSDI benefits for 24 months. We also use the three tests to determine if we can reinstate your benefits when we evaluate your work activity in the EPE.

GLOSSARY

Ticket to Work (TTW)	The TTW Program is for SSI or SSDI beneficiaries who want to work and participate in planning their employment. Participation in the TTW program increases your available choices when obtaining employment services, vocational rehabilitation services, and other support services you may need to get or keep a job. It is a free and voluntary service. When you participate in the TTW program, you are using your ticket. You might not be subject to a continuing disability review while you are using your Ticket.
Trial Work Period (TWP)	The TWP lets you test your ability to work or run a business for at least nine (9) months and receive full SSDI benefits if you report your work activity and your impairment does not improve.
Unincurred Business Expenses	Support contributed to your self-employment effort by someone else for example, free rent, donated supplies, or unpaid help from friends or family members. If you are self-employed, we deduct unincurred business expenses from earnings when we make an SGA decision.
Unsuccessful Work Attempt (UWA)	An UWA is an effort to do substantial work (in employment or self-employment) that you stopped or reduced to below the SGA level after a short time (six months or less) because of your impairment, or the removal of special conditions related to your impairment that were essential to your work. We do not count earnings during a UWA when we make an SGA decision.
Vocational Rehabilitation (VR)	The VR program is a public program administered by a State VR agency in each State or U.S. territory to help people with physical or mental disabilities become gainfully employed.
Work Incentives Planning and Assistance (WIPA) Projects	WIPA projects are community-based organizations that receive grants from SSA to provide all Social Security and Supplemental Security Income (SSI) disability beneficiaries (including transition-to-work aged youth) with free access to work incentives planning and assistance. Community Work Incentives Coordinators (CWIC) are professionals who work for WIPAs, meet with beneficiaries, and provide important information about your benefits and how working would affect your SSA income and health care.
Work Incentives Seminars Events (WISE)	A free, internet-based seminar that gives Social Security disability beneficiaries information they need to make a decision about going back to work or working for the first time. WISE feature various employment support service providers, such as Vocational Rehabilitation, Protection and Advocacy Services and Employment Networks. Some WISE address a broad range of disabilities, while others target people in specific disability categories or age ranges. WISE information may be accessed 24-hours per day at your convenience.

INTRODUCING THE 2015 RED BOOK

Purpose of the Red Book

One of the Social Security Administration's (SSA) highest priorities is to support the efforts of disabled beneficiaries who want to work by developing policies and services to help them reach their employment goal. The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs include a number of employment support provisions commonly referred to as work incentives.

The Red Book is a general reference tool designed to provide a working knowledge of these provisions. We write the Red Book primarily for educators, advocates, rehabilitation professionals, and counselors who serve persons with disabilities. We also expect that applicants and beneficiaries will use it as a self-help guide.

The Red Book contains a general description of our disability-related policies. For information specific to your situation regarding eligibility or benefits, you may need to contact us. You will find our contact information on **page 3**.

The Red Book, including the Spanish language version, is available online at: [**www.socialsecurity.gov/redbook**](http://www.socialsecurity.gov/redbook).

Purpose of Employment Supports

Congress intended the employment support provisions to provide you with the assistance you need to move from benefit dependency to independence. Employment supports help you to enter, re-enter, or stay in the workforce by protecting your eligibility for cash payments and/or health care until you achieve this goal.

Different rules apply to benefits based on retirement or age. We cover those rules in other publications. Most SSA publications and other public information materials are available at our Internet site, *Social Security Online*, located at [**www.socialsecurity.gov**](http://www.socialsecurity.gov).

"Plain Language"

We tried to keep the Red Book clear and brief. We followed "Plain Language" guidelines. We generally use "we," "us," and "our" to refer collectively to SSA, the Social Security Act, our regulations, and operating instructions. We use "you" and "your" to refer to the person who is claiming benefits based on disability.

Previous Editions

This 2015 edition replaces all previous editions.



2015 RED BOOK
A SUMMARY GUIDE TO EMPLOYMENT SUPPORTS
FOR PERSONS WITH DISABILITIES UNDER THE SOCIAL
SECURITY DISABILITY INSURANCE AND SUPPLEMENTAL
SECURITY INCOME PROGRAMS