

What Social Security Looks at When Deciding If You Are Disabled

Social Security looks at three things to decide if you have a disability:

1

Work and Income

2

Medical Records

3

Drug and Alcohol Use

1 Work and Income

Social Security can only find that you are disabled if you are **not working** OR you are working but **earning under a certain amount** each month.

- This amount is what Social Security calls a “substantial gainful activity” (SGA). In 2026, this amount is \$1,690 per month (or, if you are blind, the amount is \$2,830).
 - If you make more than this amount, Social Security will assume you are not disabled unless you can show you get special accommodations for your disability that allow you to work.

2 Medical Records

Social Security looks at whether:

1. You have a serious mental and/or physical health condition(s) that makes it very difficult for you to work or earn more than the SGA amount;
2. You have had or are expected to have the serious health condition(s) for at least one year; and
3. The serious health condition(s) stop you from doing **any** full-time job (not just your past job). *Trying to prove that you cannot do even a sit-down job is one of the most common challenges.*



Medical records are the most important part of Social Security decisions. Make sure you talk to your doctor about all health problems.

3 Drug and Alcohol Use

Social Security cannot find that you are disabled if your serious health condition(s) are caused by drug or alcohol abuse. In other words, you still have the health problems even when not using drugs or alcohol.

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