



Can I collect Social Security Administration (SSA) disability benefits and Unemployment Compensation (UC) at the same time in Pennsylvania?

Receiving both SSA disability benefits and UC is possible but may get complicated because these two programs inherently conflict with each other. In Pennsylvania, people who receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) can collect UC under certain circumstances. You may want to consider consulting with an attorney who can provide you with guidance on collecting both types of benefits and your potential eligibility for UC.

What is UC? (Also called unemployment benefits)

Employees who are out of work temporarily through no fault of their own may qualify for temporary income support under Pennsylvania's UC program. When you apply for UC, you are attesting that you can work, that you lost your job through no fault of your own, and that you are actively looking for work.

Generally, in order to collect unemployment benefits, applicants must meet the following eligibility requirements:

- Your past earnings must meet certain minimum thresholds. For the most updated Weekly Benefit Rate and allowances, please visit <https://www.uc.pa.gov/unemployment-benefits/benefits-information/Pages/Weekly-Benefit-Rate.aspx>.
- You must be unemployed through no fault of your own, as defined by Section 402(b) of the Pennsylvania Unemployment Compensation Law. For example: if you voluntarily quit your job, or you were fired for serious misconduct, then you probably cannot collect unemployment. Visit the UC website for detailed information on eligibility. [https://www.uc.pa.gov/unemployment-benefits/Am-I-Eligible/benefit-eligibility/Pages/Voluntary-Quit.aspx#:~:text=Section%20402\(b\)%20of%20the,a%20necessitous%20and%20compelling%20nature](https://www.uc.pa.gov/unemployment-benefits/Am-I-Eligible/benefit-eligibility/Pages/Voluntary-Quit.aspx#:~:text=Section%20402(b)%20of%20the,a%20necessitous%20and%20compelling%20nature)
- You must be able and available to work, and you must be actively seeking employment.

Your application will be approved or denied by the Pennsylvania Department of Labor and Industry (DLI) based on the circumstances of your individual case.

How do I apply for UC?

You should file your initial claim for UC online or by phone at 888-313-7284 (videophone service is available at 717-704-8474). You can find more information including the online application at <https://www.uc.pa.gov/unemployment-benefits/file/Pages/Filing%20Instructions.aspx>.

Once you file your application, you must continue to file weekly claims with the DLI for each week for which you are claiming benefits.

The DLI will send you some documents once it receives your application. The paperwork you receive should include a Notice of Financial Determination indicating your potential benefit amount and duration. If you do not receive this information, call the DLI to ask for this information at 888-313-7284 or email: UCHelp@pa.gov.

Because UC is granted on a case-by-case basis, it is important that you receive and read all correspondence about your UC claim.

What is a base period or base year and why is it important?

A base period, also known as a base year, is used to determine whether laid-off workers have earned enough wages to qualify for UC and to determine the amount of benefits that a person can claim.

A base period is a one-year period consisting of four three-month quarters. The first four of the five most recently completed quarters of the calendar year before you filed your unemployment claim is called the base period or base year.

For example: If you applied for unemployment in March 2022, the base period would be October 1, 2020, through September 30, 2021. In this situation, the five most recently completed quarters are: (1) October 1, 2020, through December 31, 2020; (2) January 1, 2021, through March 31, 2021; (3) April 1, 2021, through June 30, 2021; (4) July 1, 2021, through September 30, 2021; and (5) October 1, 2021, through December 31, 2021. Since the last complete quarter was October 1, 2021, through December 31, 2021, the base period is the four quarters prior to that, or October 1, 2020, through September 30, 2021.

Do I have to do anything to maintain eligibility for UC?

Once you qualify for UC, it is also important to meet the continuing requirements to maintain eligibility. Eligibility requirements include filing a biweekly claim, registering for employment search, and searching for work weekly.

For more information on maintaining eligibility for UC, visit <https://www.uc.pa.gov/unemployment-benefits/handbook/Pages/Maintaining-Your-Eligibility-for-Benefits.aspx>.

What are SSA Disability Benefits?

There are two types of federal SSA disability benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Both programs have medical and financial requirements to qualify. The medical requirements are the same, but the financial requirements differ between SSDI and SSI.

SSDI is a federal disability benefits program for workers who have accumulated sufficient lifetime and recent work credits to qualify for disability benefits.

SSI is a federal disability benefits program for people who have not earned enough work credits to qualify for SSDI but qualify for disability benefits based on their medical and financial needs.

It is very important to note that when you apply for SSA disability benefits, you are attesting that you are unable to work at a substantial gainful level.

To understand how working can affect your SSA disability benefits, please contact the Ticket to Work Helpline at 1-866-968-7842 or visit <https://choosework.ssa.gov/contact/> for further information.

Will my UC amount be reduced if I receive SSA disability benefits?

The UC amount for which you are eligible based on your base year earnings should not be reduced or deducted because you are receiving SSA disability benefits.

However, there may be other reasons why your weekly UC benefits could be reduced. These reasons can be found here.

<https://www.uc.pa.gov/unemployment-benefits/handbook/Pages/How-Weekly-Benefits-May-be-Reduced.aspx>

Will my SSDI amount be reduced if I receive UC?

SSDI has an annual earnings limit, which looks at income from work. Therefore, wages can reduce SSA disability benefits for people who claim benefits before reaching full retirement age and who continue to work. Jobless benefits such as UC are not counted as wages, and therefore, do not reduce SSDI amounts.

How will my SSI be affected by UC?

UC is considered unearned income for SSI eligibility and payment determination purposes. Unearned Income is all income that is not earned such as Social Security benefits, pensions, State disability payments, unemployment benefits, interest income, dividends, and cash from friends and relatives. Because SSI is a needs-based program, any unearned income you receive will affect your SSI cash payment. Unearned income — other than the first \$20 per month in most cases — is deducted from your SSI benefit.

To better understand how your SSI benefit is affected by unearned income, contact the Social Security Administration at 1-800-772-1213 or visit your local Social Security office.

Ticket to Work Program

If you are interested in going back to work, or you have a job lined up and are ready to return to work, contact the Ticket to Work (TTW) program. TTW offers many resources to help individuals prepare for work, find a job, or maintain success while working. You can visit their website at <https://choosework.ssa.gov/about/how-it-works/> or contact the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) to verify your eligibility.

Stay Connected

PLEASE NOTE: For information in alternative formats or a language other than English, please contact Disability Rights Pennsylvania (DRP) at 800-692-7443 (voice) or 877-375-7139 (TDD). Our email address is: intake@disabilityrightspa.org. DRP's live intake line is open Monday-Friday from 9:00 a.m. to 3:00 p.m.

The mission of Disability Rights Pennsylvania is to advance, protect, and advocate for the human, civil, and legal rights of Pennsylvanians with disabilities. Due to our limited resources, Disability Rights Pennsylvania cannot provide individual services to every person with advocacy and legal issues. Disability Rights Pennsylvania prioritizes cases that have the potential to result in widespread, systemic changes to benefit persons with disabilities. While we cannot provide assistance to everyone, we do seek to provide every individual with information and referral options.

IMPORTANT: This publication is for general informational purposes only. This publication is not intended, nor should be construed, to create an attorney-client relationship between Disability Rights Pennsylvania and any person. Nothing in this publication should be considered to be legal advice.

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