

Work Without Worry Act

Background:

If an adult has a severe medical condition that began before age 22, they may be eligible for a Social Security benefit called the Disabled Adult Child (DAC) benefit (sometimes called the Childhood Disability Benefit). This benefit is part of Social Security's family protections:

- Even though these individuals are adults, due to their life-long disabilities Social Security considers them to be dependent on their parent(s).
- They can become eligible at any age after 18 – but only once their parent begins receiving Social Security benefits (retirement or disability) or dies.
- Their benefits are based on their parent's Social Security contributions and earnings, in the same way that benefits of a child under age 18 would be.

Problem:

Adults who qualify for Social Security DAC benefits have life-long disabilities (such as Down syndrome, cerebral palsy, or intellectual disability) and often wish to explore their ability to work, particularly as they transition to adult life. However, under current law some of these young adults fear that if they try to work they will lose future DAC benefits, which are modest and often vital.

- If an individual's parent is receiving Social Security benefits at the time the individual begins working, the individual will still be eligible for DAC benefits in the future, if needed.
- If an individual's parent is not yet receiving Social Security benefits, work above a certain amount can make them ineligible in the future for DAC benefits, once their parent retires (or otherwise begins receiving Social Security).

Solution: The *Work Without Worry Act* will ensure that young adults with disabilities won't have to fear that trying to work may jeopardize their future financial security.

- **Financial Security:** This bill promotes financial security by ensuring that any past earnings from work – no matter how much – will not prevent an otherwise eligible individual from receiving a Social Security DAC benefit from their parent's work history (and the individual's medical impairment began before age 22). This change is estimated improve the lives of nearly 6,000 individuals with disabilities over the next 10 years.
- **Peace of Mind:** If an individual with a severe medical condition that began before age 22 works enough to become insured for Social Security based on their own earnings, they will receive the larger of the benefit from either their parent's work history or the benefit from their own work history.
- **Fairness:** This bill treats all individuals with severe medical conditions that began before age 22 the same – no matter when their parents claim Social Security benefits.
- **Preserves Solvency:** The Chief Actuary of the Social Security Administration estimates that this bill would have a negligible impact on the Social Security Trust Funds' solvency.

Supported by: The Arc, American Network of Community Options and Resources (ANCOR), National Down Syndrome Congress, Association of University Centers on Disabilities (AUCD), Justice in Aging, American Association on Health and Disability, Lakeshore Foundation, Autistic Women and Nonbinary Network, National Organization of Social Security Claimant Representatives (NOSSCR), Special Needs Alliance, National Association of Disability Representatives (NADR), Autism Society of America, Disability Rights Education Fund, Consortium for Constituents with Disabilities (CCD) Social Security Task Force.