May 21, 2021

Senator Ron Wyden
221 Dirksen Senate Office Building
Washington, DC 20510

Senator Bill Cassidy
520 Hart Senate Office Building
Washington, DC 20510

Representative Larson
1501 Longworth House Office Building
Washington, DC 20515

Representative Reed
1203 Longworth House Office Building
Washington, DC 20515

Dear Senators Wyden and Cassidy and Representatives Larson and Reed:

The cochairs of the Consortium for Citizens with Disabilities (CCD) Social Security Task Force write in support of the Work Without Worry Act and thank you for introducing this crucial legislation. CCD is the largest coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

Many people with disabilities rely on Social Security “Disabled Adult Child” (DAC) benefits. These crucial benefits allow people whose disabilities onset before age 22 to claim benefits on a parent’s record, allowing parents to continue to support their children with disabilities even after retirement, disability, or death. Unfortunately, navigating the different programs and their rules are extremely complex for people with disabilities and their families. Most important, if a young person with disability has countable earnings of even a dollar over the substantial gainful activity (SGA) level ($1310 a month in 2020) before receiving DAC benefits, they lose their eligibility for DAC benefits forever. This creates a disincentive to work for young adults with disabilities, who may want to try and work, but who are unsure of their capacity and need to try working different numbers of hours. There are many circumstances in which a young person with a disability might be able to earn over SGA for a short period of time or a few times, but be unable to sustain that level of work in the long run. Families often worry that the wrong amount of work will cause their family member to lose eligibility DAC benefits and this fear may discourage young adults with disabilities from working.

The Work Without Worry Act would eliminate this work disincentive by allowing young adults with disabilities to try and work and see if they can support themselves without losing eligibility for DAC benefits. Earnings from work over SGA will not prevent the individual from receiving DAC benefits from their parent’s work history as long as the individual remains disabled by the
same impairment from before age 22 and meets other eligibility conditions for benefits. The benefit amount will be either the benefit from the individual’s parents or the benefit from the individual’s own work history, whichever is higher.

We strongly support this important change to allow young adults with disabilities to try to work to the best of their abilities and look forward to working with your offices to advance this legislation. For more information or to arrange a meeting on this important issue, please contact Bethany Lilly (lilly@TheArc.org).

Sincerely,

Stacy Cloyd, National Organization of Social Security Claimants’ Representatives
Tracey Gronniger, Justice in Aging
Bethany Lilly, the Arc of the United States
Jeanne Morin, National Association of Disability Representatives