

Addressing Work & Social Security Disability Myths

Fact Sheet 2026

US Department of Labor statistics show that only slightly more than 21% of working-age people with disabilities participated in the labor force in 2022, compared to over 65% of people without disabilities. Part of this problem can be attributed to the numerous misconceptions and myths that exist around work and Social Security disability benefits. Here is a list of these common myths, along with responses, which can help defuse concerns about work and the impact on public benefits.

Social Security doesn't want me to work!

If this was the case, then Social Security would not have created special programs and work incentives to help beneficiaries try out work and make their vocational goals come to fruition. For example, Social Security's Ticket to Work program helps beneficiaries access free employment supports, including job preparation and placement. Work incentives can either provide some impact relief on cash benefits or prolong the continuation of both cash and healthcare benefits. Again, how work incentives can help will depend on the beneficiary's entitled benefits. The system may seem complicated in nature, but with accurate information and the right mixture of resources, it will become evident that work is possible and achievable.

If I work, I'll be worse off!

Although cash and other public benefits such as food stamps and subsidized housing might change due to work income, it doesn't mean the beneficiary will be worse off financially. Rather, it provides an opportunity to become more independent and to learn to manage and budget money more effectively to meet basic needs and beyond.

If I work, I'll lose my cash benefits!

Any changes to Social Security cash benefits will depend on the type of benefits received, the amount of earnings, and/or how much the beneficiary has worked after being entitled to those benefits. Regardless of these possible changes, working can have a very positive impact on many aspects of life.

If I work, I'll lose my health insurance!

There are multiple safety nets and special programs called work incentives that were created to specifically protect and prolong access and eligibility to public healthcare. Although certain public health insurance plans may change due to increases in income, in Massachusetts and New York there are several affordable insurance options to ensure everyone is guaranteed health coverage.

If I get off benefits, I can never get them again!

Social Security created a safety net called Expedited Reinstatement (EXR). This helps to quickly reinstate benefits to former beneficiaries who tried working, and for some reason associated with their disability, were unable to continue working or were forced to reduce their hours significantly. As a result of EXR, individuals who were at one point self-sufficient, can quickly start getting back their benefits without going through a lengthy application process.

For more information about
Work Without Limits Benefits Counseling
contact **1-877-YES-WORK** (1-877-937-9675)

or visit workwithoutlimits.org