

## **What to Know About Social Security Disability Benefits While Volunteering**

Social Security disability benefits are a lifeline for people that are disabled and can't work. But there's a high risk of depression for people who can't work because they can become socially isolated. Most people make friends and get their primary social interaction at work. Without that job they can become isolated and feel depressed.

People who are getting disability benefits may not realize that they can do volunteer work and still receive disability benefits, as long as they are careful about the type of work that they choose. Getting Social Security disability benefits doesn't mean that you can't do volunteer work. It just means that you have to choose volunteer work that won't make the U.S. Social Security Administration (SSA) reopen your claim. You can do that by:

### **Limiting Your Volunteer Hours**

At first when you start to volunteer it might feel so great to have a purpose again and to be around people again that you want to volunteer all the time. But if you are volunteering 30 or more hours a week, the SSA might question if you really need disability benefits because you're volunteering for almost as many hours as you would be working at a full-time job. Limit your volunteer hours to a few hours a couple of times each week in order to get the socialization you need without putting your benefits at risk.

### **Choosing an Approved Organization**

If you're concerned about making sure that you don't give the SSA any reason to look again at your claim but you really want to volunteer there are some groups that you can volunteer for that are already approved by the government. The Domestic Volunteer Service Act, passed in 1973, lists several groups that the government has approved for volunteer service. That means you can volunteer for any of these Volunteers in Service to America:

- University Year in Action
- Foster Grandparent Program
- Active Corps of Executives
- Special Volunteer Program
- Retired Senior Volunteer Program
- University Year in Action
- Service Corp of Retired Executives
- Active Corps of Executives

If none of those organizations are groups that that you want to volunteer for, you can also volunteer with any certified nonprofit.

## **Volunteering For a Nonprofit**

Any group that you volunteer for should be a certified 501(c)(3) nonprofit group. The 501(c)(3) designation means that the group has been certified as a nonprofit by the IRS and that's a big deal to the SSA. If you were to volunteer for a business doing a job that technically you could get paid for, that might send up a red flag to the SSA and put your benefits at risk. For example, if you wanted to volunteer answering phones for your father's auto body shop that wouldn't be acceptable because that's a job you could get paid for. But if you wanted to volunteer answering phones for a pet rescue that is a certified 501(c)(3) nonprofit that's acceptable to the SSA.

## **Being Mindful of Your Disability**

When you volunteer, choose a volunteer role that won't make your disability worse or call into question the nature of your disability. For example, if you are receiving disability benefits because you can't get around very well due to arthritis you shouldn't take a volunteer position that involves being on your feet for long hours or walking door to door canvassing. If you can perform those tasks the SSA will wonder why you are receiving disability benefits. Choose a volunteer role that doesn't involve your disability.

### **Sources:**

- <https://www.ssa.gov/benefits/disability/>
- <https://www.disabilitybenefitscenter.org/social-security-disability-insurance/how-to-qualify>
- [https://www.nationalservice.gov/sites/default/files/documents/1973\\_domesticvolunteer\\_service\\_act\\_amendedthroughpl111\\_13.pdf](https://www.nationalservice.gov/sites/default/files/documents/1973_domesticvolunteer_service_act_amendedthroughpl111_13.pdf)
- <https://www.501c3.org/what-is-a-501c3/>
- <https://www.disabilitybenefitscenter.org/how-to/qualify-for-disability-benefits-with-arthritis>