

What to Know about Social Security Benefits While Volunteering?

If you are receiving Social Security disability benefits because you have a medical condition that makes it [impossible for you to work](#), volunteering is a good way to get out of the house and socialize with the rest of the world. Usually people get that necessary social interaction at work, but if you can't work it's very easy to become isolated and depressed. Volunteering is the perfect way to stay connected to the world even though you can't work. However, many people think that if they volunteer while they are on [Social Security disability benefits](#) they run the risk of having their benefits taken away. It is not true that you will lose your disability benefits if you do volunteer work as long as you use these tips as a guide to choosing the right volunteer work:

Work with A Certified Non-Profit Organization

Volunteer work should be done with a [certified 501c3](#) charity organization. A 501c3 designation means that the charity is non-profit and has been given non-profit status by the IRS. Volunteering for an organization that a genuine non-profit is very different than volunteering to work for a relative's business or a friend's business. Volunteering with a charity organization is fine but volunteering to do a job that you could get paid for like answering phones for your cousin's home hair salon is not.

Don't Overdo It

It can be like a breath of fresh air to have a place to go and people to see so you might be tempted to volunteer as much as you can but that can put your benefits at risk. If you are volunteering 30-40 hours per week the SSA might reopen your claim because it looks like you could be working full time. Limit your volunteer work so that you get the benefits of volunteering like socializing and having somewhere to be on a regular basis but don't run the risk of making your health worse or having the SSA re-examine your claim for benefits.

Pick Your Work Carefully

It's important not to choose volunteer work that could make [your disability](#) worse. If you are receiving disability benefits for blindness or vision problems, for example, don't take a volunteer position that has you staring at a computer for hours. Or if you are receiving disability benefits because of hearing loss a volunteer position where you have to be on the phone isn't a great choice. Look for a volunteer position that uses some of your other abilities to make a difference for people.

Choose an Approved Agency

If you want to be absolutely sure that your benefits won't be put at risk by volunteering there are several organizations that have been approved by the SSA for volunteer work. The 1973 [Domestic Volunteer Services Act](#) lists some charitable organizations that are government approved for anyone receiving disability benefits to volunteer with. Those organizations are:

- 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

You don't have to choose one of those organizations to volunteer with but if you are worried about putting your benefits at risk doing volunteer work you can be certain you are not risking your benefits if you volunteer with one of those groups.

Resources Found Via:

- <https://www.disabilitybenefitscenter.org/social-security-disability-insurance/how-to-qualify>
- <https://www.ssa.gov/benefits/disability/>
- <https://www.501c3.org/what-is-a-501c3/>
- <https://www.disabilitybenefitscenter.org/faq/constitutes-disability>
- https://www.ssa.gov/OP_Home/comp2/F093-113.html