

119TH CONGRESS
2D SESSION

S. 5006

To amend title II of the Social Security Act to eliminate work disincentives for childhood disability beneficiaries.

IN THE SENATE OF THE UNITED STATES

JULY 15, 2026

Mr. WYDEN (for himself, Mr. CASSIDY, Mr. SANDERS, Ms. WARREN, Mrs. GILLIBRAND, Mr. WHITEHOUSE, and Mrs. MURRAY) introduced the following bill; which was read twice and referred to the Committee on Finance

A BILL

To amend title II of the Social Security Act to eliminate work disincentives for childhood disability beneficiaries.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Work Without Worry
5 Act of 2026”.

6 **SEC. 2. ELIMINATION OF WORK DISINCENTIVE FOR CHILD-** 7 **HOOD DISABILITY BENEFICIARIES.**

8 (a) IN GENERAL.—Section 202(d) of the Social Secu-
9 rity Act (42 U.S.C. 402(d)) is amended—

(1) in paragraph (1)(B)(ii), by striking “is under a disability (as defined in section 223(d)) which began before he attained the age of 22, and” and inserting the following: “is under a disability (as defined in section 223(d)), and—

“(I) the physical or mental impairment (or combination of impairments) that is the basis for the finding of disability began before the child attained the age of 22 (or is of such a type that can reasonably be presumed to have begun before the child attained the age of 22, as determined by the Commissioner), and

“(II) the impairment or combination of impairments could have been the basis for a finding of disability (without regard to whether the child was actually engaged in substantial gainful activity) before the child attained age 22, and”; and

(2) by adding at the end the following new paragraphs:

“(11)(A) In the case of a child described in subparagraph (B)(ii) of paragraph (1) who—

1 “(i) has not attained early retirement age
2 (as defined in section 216(l)(2));

3 “(ii) has filed an application for child’s in-
4 surance benefits; and

5 “(iii) is insured for disability benefits (as
6 determined under section 223(c)(1)) at the time
7 of such filing;

8 such application shall be deemed to be an applica-
9 tion for both child’s insurance benefits under this
10 subsection and disability insurance benefits under
11 section 223.

12 “(B) In the case of a child described in sub-
13 paragraph (B)(ii) of paragraph (1) who—

14 “(i) has attained early retirement age (as
15 defined in section 216(l)(2));

16 “(ii) has filed an application for child’s in-
17 surance benefits; and

18 “(iii) is a fully insured individual (as de-
19 fined in section 214(a)) at the time of such fil-
20 ing;

21 such application shall be deemed to be an applica-
22 tion for both child’s insurance benefits under this
23 subsection and old-age insurance benefits under sec-
24 tion 202(a).

1 “(C) Notwithstanding paragraph (1), in the
2 case of a child described in subparagraph (A) or
3 (B), if, at the time of filing an application for child’s
4 insurance benefits, the amount of the monthly old-
5 age or disability insurance benefit to which the child
6 would be entitled is greater than the amount of the
7 monthly child’s insurance benefit to which the child
8 would be entitled, the child shall not be entitled to
9 a child’s insurance benefit based on such application.

10 “(D) For purposes of subparagraph (C), the
11 amount of the monthly old-age or disability benefit
12 to which the child would be entitled shall be deter-
13 mined before application of section 224.

14 “(12) For purposes of paragraph (1)(B)(ii), a
15 child shall not be required to be continuously under
16 a disability during the period between the date that
17 the disability began and the date that the applica-
18 tion for child’s insurance benefits is filed.”.

19 (b) EFFECTIVE DATE.—The amendments made by
20 this section shall apply to applications filed on or after
21 the date that is 24 months after the date of the enactment
22 of this section.

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