Sex Work & Disability Benefits

by Lisa Taylor Lopez

Take a walk in my shoes and picture this:

You’re 21 years old. You’ve just come out of a psychotic episode at the university you attend. You have lost your mind...again. You are forced to abandon your studies prior to graduation and spend the next several months slowly recovering from the fever that seized your brain. You get a job hoping it will stick, but before long you quit. The medication you have been prescribed makes you groggy and fatigued and it’s difficult to work.

This was my hopeless condition when I applied for Social Security Disability benefits, commonly known as SSDI.

Who qualifies for SSDI benefits? A person qualifies if they are unable to earn income due to their disability (or disabilities). Receiving SSDI is contingent upon proving to the Social Security Administration that one cannot earn a living. This may be due to a variety of factors such as the disabling side effects of medication, the trauma and stigma endured due to the diagnosis, and the disability itself. Examples of a disability are: chronic depression due to bipolar disorder, schizophrenia and the ever-intrusive voices, a painful physical handicap, or visual impairment. The disabled cannot earn a living within the paradigm of the US workforce. So, the government issues a monthly check to help people who cannot support themselves due to disability. This check is funded by the Social Security tax all working people pay. Indeed, these taxes are also paid by the working disabled and by the disabled who worked prior to becoming disabled. We all pay Social Security tax.

I’ve always considered SSDI money to be earmarked for paying rent. Rent is often the highest living cost, so an SSDI payment is usually substantial enough that it can pay this expense. After rent is paid, you’re on your own. One can work while receiving SSDI, but is not allowed to make more than the Substantial Gainful Activity (or SGA) monthly income cap. This is a set amount that increases with inflation a little every year - and it is shamefully low and a poverty-level dollar amount. In 2022 a disabled person cannot earn more than $1350. The visually impaired can earn a bit more: $2260. In addition, a person on SSDI is eligible for Medicare, but must pay a monthly premium that comes directly out of their check every month. For 2022, Medicare costs a disabled person $170.10 a month.

For many years I struggled to make ends meet. I attempted to hold down part-time jobs, but had to be excruciatingly careful to not earn more than the SGA allowed by the SSA. Being a
conscientious recipient of SSDI is a feat unto itself. And working was difficult: I struggled with a persistent low-grade depression punctuated by episodic psychosis and mania. I also faced the stigma of being a person with a disability. I wasn’t able to experience life like a normal, healthy adult. All around me I watched my friends graduate college and go on to full-time work, while I struggled to hold down entry-level jobs and attempted to assimilate the best I could into a society that told me that I was a freak due to my handicap. As a young person struggling with a mental illness I sought comfort through disability justice activism. Thankfully it did offer some relief. But not enough.

I tried a few times to go off of SSDI benefits, but was not successful. This was partly due to the way the benefits are administered: when one makes over the SGA (the $1350 a month) and has completed and failed to maintain work after their 9-month trial work period is over (a probationary period of time when one can work and earn over the SGA while continuing to receive SSDI benefits), SSA abruptly kicks them off SSDI - without a period of financial adjustment. I believe that tapering down the dollar amount of the benefits would be a good change to the way the SSA dispenses money to a person who no longer qualifies for SSDI benefits due to earned income. The decriminalization of sex work would be of particular benefit to disabled sex workers. More about that later.

As you can see, despite the fact that I received benefits, life was not easy. After having lived under these conditions for many, many years, I found a new way to supplement my income at the age of 45. I had just exited yet another mental hospital. Shunned by my friends and unemployed again after losing my full-time job (this was yet another failed attempt to get off SSDI), I met a new friend, a man we will call Jeff. Jeff was a handsome and charismatic bisexual male escort and he introduced me to the world of independent sex work. With Jeff as my mentor and business partner I began my career in the sex industry. I learned how to post ads and book appointments with clients. I began to create my brand. For the first time since childhood I was financially secure. Also, I was surprised by how easily I could balance work with the necessities of attending to my mental disability. I was in charge. I chose when I worked, how much I worked, and which clients I saw. I was able to express my creativity in a new and very lucrative way through creating ads and directing photo shoots. Working on my own terms, it was amazing to feel my confidence rise. And I could pay my bills! This included the ability to pay off significant debt I had accrued in my years of SSDI poverty. For the first time I felt like a capable laborer. This was extremely empowering after having experienced the stigma of receiving government help.

Despite my newfound confidence, life as a sex worker was not all roses. I felt very isolated doing the work. This is a common experience amongst people in the sex trade as we cannot speak openly about our careers. I sought community and found a local chapter of the Sex Worker Outreach Project. As a member of the chapter I recommenced the activism career I had begun so many years ago. This civilian career (a career outside of sex work is what sex workers refer to as civilian) fortified the self-determination I had discovered while doing sex work. In this continuing career I testified to the state legislature on various bills pertaining to the sex trade, often touching upon disability issues and my own personal experiences working as a sex worker with a disability. Despite the self-empowerment I felt due to my sex work I lived under the constant fear of being discovered. Indeed this aggravated my mental health.
Despite the criminalization of sex work I experienced a long period of mental health stability. I knew I no longer needed the SSDI check. In addition, according to the stringent and poverty-level SGA income cap, I knew I no longer qualified either. In fact, I was so financially comfortable that I voluntarily paid taxes on my sex work earnings. But I could not reveal to the SSA that I was doing sex work and no longer needed the SSDI benefits. The criminalization of sex work stopped me from revealing that I was receiving income over the SGA. An investigation of my new-found income would have ensued and I couldn’t let this happen. The criminalization of sex work makes everything more difficult.

Sex work must be decriminalized. There is a critical link between being disabled and engaging in sex work. Many people who do sex work are disabled and seek out the additional sex work income due to the poverty-level cash benefits. Being disabled and on a poverty-level income is difficult enough. As long as sex work is criminalized, we can’t even start a discussion about improving how SSDI benefits are dispensed to us, let alone how to improve the working conditions of disabled sex workers. Decriminalization will enable these sex workers to have frank conversations about their work: and ultimately, decriminalization can enable disabled sex workers to move towards financial independence.

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Picture me now:

I’m 49 years old. My mental health has greatly improved since becoming an independent sex worker. This has set the stage for success in my civilian career. I have safely gone off SSDI benefits and I have begun a full-time job advocating for people in the sex trade. My medication has finally been fine-tuned and I am healthy, of sane mind, and self-supporting. Not only am I thriving financially - I also love my full-time job.

This is my joyful condition as I speak to you all today.

About the Author:

Lisa Taylor Lopez is a disability and sex worker rights advocate. Lisa's work focuses on serving people in the sex trade through peer support, outreach, and direct service referrals. Lisa lives in Seattle with her fur baby Mister Money.