

NOSSCR™

National Organization of Social Security Claimants' Representatives



Social Security Disability Insurance Program

More than 8 million American workers depend on the Social Security Disability Insurance program (SSDI) for life-sustaining funds. Established in 1956, SSDI is an earned benefit funded through payroll taxes, also known as the Federal Insurance Contributions Act (FICA). The SSDI program provides vital and much-needed economic security and access to health care for individuals whose physical or mental disabilities are so severe that they cannot work.

AVERAGE BENEFITS ARE MODEST:

Individual, \$1,132 a month, or about \$13,584 a year

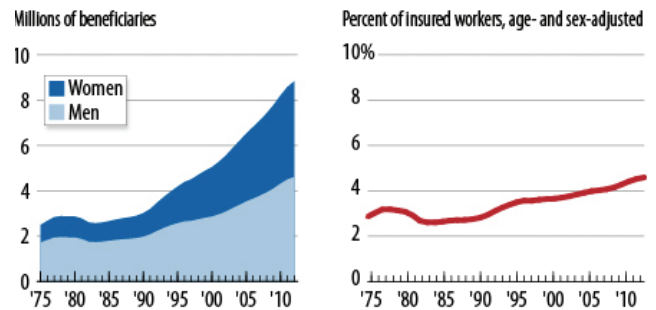
For a family, \$1,919 a month

Social Security is an effective social insurance program. Disability-related expenses for individuals and families can be extraordinary and can have a significant impact on the individual's or family's ability to save for the future or the needs of other family

members. By keeping this program strong for people who have paid into the system, we prevent suffering and serious social and family burdens like homelessness brought on by foreclosures, evictions and bankruptcies.

Only individuals with the most significant disabilities are eligible for SSDI benefits. In fact, the disability standard is so strict that 1 in 5 males and nearly 1 in 6 female beneficiaries die within 5 years of receiving benefits. And the benefits are modest. Many SSDI beneficiaries have made repeated attempts to work, often exacerbating their impairments, before finally turning to the program for critical income support, while a quarter of beneficiaries live in poverty.

DEMOGRAPHICS EXPLAIN MOST OF THE GROWTH IN SOCIAL SECURITY DISABILITY INSURANCE ROLLS



Source: Social Security Administration, Office of the Chief Actuary. Data are age- and sex-adjusted using 2000 weights. Center on Budget Policy Priorities, cdpp.org

WHILE THE GROWTH IN THE NUMBER OF PEOPLE RECEIVING SSDI WAS EXPECTED, IT IS LEVELING OFF. WHAT EXPLAINS THE GROWTH IN RECENT YEARS?

- **BABY BOOMERS:** aging and reaching "high disability years." People are twice as likely to be disabled at age 50 as they are at age 40 and twice as likely to be disabled at age 60 as they are at age 50.
- **WOMEN:** increasing numbers of women in the workforce in recent decades who are now themselves eligible for benefits

Congress must maintain a strong and responsive disability insurance program, while making changes to ensure its longevity for the most vulnerable American workers and their families. Achieving long-term solvency for Social Security programs is critical and should not be part of deficit reduction efforts. While working on long-term program fixes, a simple reallocation of Social Security taxes, which has been done many times before, will make the program stronger and able to help more beneficiaries while easing pressure on future generations.

LEARN MORE AT WWW.NOSSCR.ORG.

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NOSSCR, a specialized bar association for attorneys and other advocates who represent people with disabilities, has been a pioneer in legal continuing education and public policy advocacy since 1979. NOSSCR members represent Social Security Disability and Supplemental Security Income claimants through the adjudication process, advocating for the income rights of people with disabilities.