



The Facts about Social Security's Disability Program

Social Security disability insurance is coverage that workers earn

Social Security disability is a social insurance program under which workers earn coverage for benefits by working and paying Social Security taxes on their earnings. The program provides benefits to disabled workers and to their dependents. For those who are eligible for benefits due to a disability, our disability program is there to replace some of their lost income.

Disability is unpredictable and can happen to anyone at any age

Fifty-six million Americans, or 1-in-5, live with disabilities. Thirty-eight million disabled Americans, or 1-in-10, live with severe disabilities. Disability is something many Americans, especially younger people, think can only affect the lives of other people. Tragically, thousands of young people are seriously injured or killed, often as the result of traumatic events. Many serious medical conditions, such as cancer or mental illness, can affect the young as well as the elderly. The sobering fact for 20-year-olds, is that more than 1-in-4 of them becomes disabled before reaching retirement age. As a result, they may need to rely on the Social Security disability benefits for income support. Our disability benefits provide a critical source of financial support to people when they need it most.

The Social Security Act defines disability very strictly

Eligibility rules for Social Security's disability program differ from those of private plans or other government agencies. Social Security doesn't provide temporary or partial disability benefits, like workers' compensation or veterans' benefits do.

To receive disability benefits, a person must meet the definition of disability under the Social Security Act (Act). A person is disabled under the Act if he or she can't work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death. The person's medical condition must

prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work.

Because the Act defines disability so strictly, Social Security disability beneficiaries are among the most severely impaired in the country. In fact, Social Security disability beneficiaries are more than three times as likely to die in a year as other people the same age. Among those who start receiving disability benefits at the age of 55, 1-in-5 men and 1-in-7 women die within five years of the onset of their disabilities.

Social Security disability payments are modest

At the beginning of 2018, Social Security paid an average monthly disability benefit of \$1,197 to all disabled workers. That is barely enough to keep a beneficiary above the 2017 poverty level (\$12,060 annually). For many beneficiaries, their monthly disability payment represents most of their income. Even these modest payments can make a huge difference in the lives of people who can no longer work. They allow people to meet basic needs and the needs of their families.

Social Security helps people work without losing benefits

Often, people would like to re-enter the workforce but are afraid they might lose disability benefits if they try to get a job. Social Security offers several work incentives. For example, if you are age 18 through 64 and receive Social Security disability benefits, you can participate in SSA's Ticket to Work program. The Ticket to Work Program allows you to receive free employment support services and take advantage of work incentives that make it easier to work and still receive benefits such as health care. In some instances, you can receive cash benefits from Social Security, and you are protected if you have to stop working due to your disability. Learn about our Ticket to Work program at choosework.ssa.gov or call

1-866-968-7842 or **866-833-2967** (TTY). A complete list of work incentives can be found in the Red Book at www.socialsecurity.gov/redbook.

As experts projected for decades, the number of people qualifying for Social Security disability benefits has increased

For more than 60 years, Social Security disability has helped increasing numbers of workers and their families replace lost income. Several factors have contributed to this increase, which the Social Security Trustees and our actuaries have projected for decades. The primary factors contributing to the increase are:

- The baby boomers (people born in 1946 through 1965) reached their most disability-prone years between 1990 and 2011; and
- More women have joined the workforce in the past few decades and have worked consistently enough to qualify for benefits if they become disabled.
- Despite the increase, the 9 million or so people getting a Social Security disability benefit represent just a small subset of Americans living with disabilities.

Social Security works aggressively to prevent, detect, and prosecute fraud

Social Security, along with the Office of the Inspector General, aggressively identifies and prosecutes those who commit fraud. Our zero tolerance approach has resulted in a fraud incidence rate that is a fraction of one percent.

One of our most effective measures to guard against fraud is the Cooperative Disability Investigations program. Under the program, we investigate suspicious disability claims early, before making a decision to award benefits. In effect, we proactively stop fraud before it happens. In fiscal year 2017, with the help of state and local law enforcement, the program reported \$228 million in projected savings for the disability programs.

Eradicating fraud is a team effort. We need people who suspect something to say something. If you suspect fraud, please contact the Office of the Inspector General at **1-800-269-0271** or visit oig.ssa.gov/report and go to Submit a Report.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a re-placement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10570
January 2018

The Facts about Social Security's Disability Program
Produced and published at U.S. taxpayer expense