



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

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**Unemployment Insurance Is Crucial for People on SSDI**

The coronavirus pandemic has highlighted the need for unemployment insurance to replace wages lost in through circumstances beyond workers' control. Given prior interest in proposals to reduce or eliminate benefits for individuals who concurrently receive Social Security Disability Insurance (SSDI) and Unemployment Insurance (UI), the Consortium for Citizens with Disabilities Social Security Task Force reiterates that receiving UI and SSDI concurrently is completely appropriate and reflects the priorities of the SSDI program.

Like all Americans, SSDI beneficiaries who work seek greater economic security for themselves and their families. To qualify for SSDI, beneficiaries must meet one of the strictest standards in the industrialized world. Some people with significant disabilities who receive SSDI may be able to work part-time, but then lose their jobs and then receive UI. Additionally, the disability and health status of people who receive SSDI benefits can change; people who see their situation improve a little are encouraged by the SSDI program to attempt work and may qualify for UI if laid off. As highlighted in a 2012 Government Accountability Office report, less than one percent of individuals served by SSDI and UI receive concurrent benefits, and the average monthly concurrent benefit totaled only about \$1,100.

These extremely modest benefits can be a lifeline, preventing much costlier circumstances such as homelessness and bankruptcy. We oppose any proposals that would prohibit or reduce the UI benefits that SSDI beneficiaries have earned and harm the economic security of workers with disabilities and their families. Singling out SSDI beneficiaries with disabilities and treating them differently from other workers under the UI program is inappropriate. It is also a work disincentive that runs directly counter to the goal of encouraging work for those receiving SSDI and expanding employment opportunities for people with disabilities. Cutting the benefits of people with disabilities who have become unemployed is likely to increase poverty and may increase households' needs for public benefits such as SNAP, TANF, LIHEAP, and WIC.

In addition, SSA and state unemployment agencies are already burdened by high customer volumes, outdated technology, complex laws and regulations, and decades of underfunding and understaffing. Adding new burdens to these already burdened agencies—especially with a change specifically designed to harm people with severe disabilities who tried to work and were laid off through no fault of their own—is inefficient, nonsensical, and cruel.

SSDI and UI are earned benefits, paid for by workers and their employers. Workers who qualify for both should be able to receive the insurance benefits they have earned. UI should be there for all American workers, including workers with some of the most significant disabilities who receive SSDI as a matter of fairness.