



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

Statement on Washington Post series, “Disabled America” Co-Chairs, CCD Social Security Task Force Updated April 12, 2017

Washington, DC – Our Social Security system provides basic economic security for us all. Not only does Social Security provide the foundation for a secure retirement, it also insures nearly all American workers and their families against the possibility of a life-changing disability that prevents substantial work and earnings.

The Washington Post has launched a series to explore “...how disability is shaping the culture, economy and politics...” of rural America. Its first article featured Desmond Spencer of Beaverton, Alabama and followed his difficult decision to call his local Social Security office to ask about applying for disability benefits. Mr. Spencer acquired painful, ongoing injuries during many years working as a roofer, welder, ranch hand, and garbage collector.

Responsible reporting not only highlights powerful stories such as Mr. Spencer’s, but also provides context and facts for readers to understand how economic and social forces shape individual struggles, and to separate symptoms such as deep poverty and failing health from root causes. As the Washington Post continues its series, we urge the Post to inform its readers of important facts about our Social Security system, including disability insurance, and to explore systemic solutions to reducing poverty in rural areas including for people with disabilities.

Social Security: Essential Insurance for Retirement, Death, and Disability

- About 57 million Americans, or 1 in 5, live with disabilities; about 38 million, or 1 in 10, have a severe disability.¹ Only people with disabilities that meet the Social Security Act’s stringent standards can receive disability benefits from our Social Security system. Approximately 14 million Americans with severe and work-limiting disabilities receive Social Security Disability Insurance, Supplemental Security Income, or both.²
- Workers and their employers pay for **Social Security Disability Insurance (SSDI)** through payroll tax contributions of 6.2 percent on earnings, each. Earnings above a taxable maximum (\$127,200 in 2017) are not taxed.
- In return for their contributions, about 90 percent of workers age 21 to 64 in covered employment are fully insured under Social Security in the event of a qualifying disability.³
- On average, people work and pay into Social Security for 22 years before becoming eligible for SSDI.⁴
- Most workers have little savings to fall back on in the event of a life-changing disability, so Social Security disability benefits are critical. Only about 1 in 3 civilian

workers has long term disability (LTD) insurance through their employer,⁵ and private LTD benefits are often less adequate than those received under Social Security.⁶

Social Security's Disability Standard is Strict; Most Applications Are Denied

- **The Social Security Act's disability standard is one of the strictest in the developed world.** According to the Organisation for Economic Co-operation and Development (OECD), the U.S. has the most restrictive and least generous disability benefit system of all OECD member countries, except Korea.⁷
- **Most applicants for Social Security disability benefits are denied. Fewer than 4 in 10 applications are approved, even after all stages of appeal.**⁸
- Social Security has a uniform, nationwide standard for disability benefits. If Social Security determines that an applicant has the capacity to perform a previous job or any other job in the national economy, their application is denied even if those jobs are not available near where the applicant lives.
- Beneficiaries have severe impairments and conditions such as cancers, kidney failure, congestive heart failure, emphysema, and multiple sclerosis.
- Many are terminally ill: 1 in 5 male SSDI beneficiaries and nearly 1 in 6 female SSDI beneficiaries die within 5 years of receiving benefits.⁹ SSDI beneficiaries are three times as likely to die as other people their age.¹⁰

Fewer People Are Receiving Social Security Disability Benefits

- As the baby boomers age into retirement, **growth in SSDI has already begun to level off and is projected to decline further in the coming years.**
- As of February 2017, the number of SSDI disabled worker beneficiaries decreased in 8 of the past 9 quarters and all of the past 15 months.¹¹
- The number of SSDI disabled worker applications and awards has declined each year since 2010.¹²
- While economic downturns tend to boost *applications* for benefits, research finds that they have a much smaller effect on *awards*. While applications for SSDI increased during the Great Recession, the award rate declined, suggesting that applicants for benefits who did not meet Social Security's strict disability standard were screened out.¹³

CCD is a working coalition of national disability organizations working together to advocate for national public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society. The CCD Social Security Task Force focuses on disability policy issues in the Title II disability programs and the Title XVI Supplemental Security Income (SSI) program.

The CCD Social Security Task Force Co-Chairs are: Lisa Ekman, National Organization of Social Security Claimants' Representatives, lisa.ekman@nosscr.org; Kate Lang, Justice in Aging, klang@justiceinaging.org; Jeanne Morin, National Association of Disability Representatives, jmorin.ppa@gmail.com; Web Phillips, National Committee to Preserve Social Security and Medicare, phillipsw@ncpssm.org; T.J. Sutcliffe, The Arc of the United States, sutcliffe@thearc.org.

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¹ U.S. Census Bureau, Current Population Reports, Americans with Disabilities: 2010 (Jul. 2012).

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- 2 Social Security Administration, Monthly Statistical Snapshot, Feb. 2017.
 - 3 Social Security Administration, Fact Sheet on the Old-Age, Survivors, and Disability Insurance Program, Dec. 2016.
 - 4 Paul O'Leary, Elisa Walker, and Emily Roessel, "Social Security Disability Insurance at Age 60: Does It Still Reflect Congress' Original Intent?" Social Security Administration Issue Paper No. 2015-01 (Sept. 2015).
 - 5 Department of Labor, Bureau of Labor Statistics, Employee Benefits Survey, Table 16. Insurance benefits: Access, participation, and takeup rates, civilian workers, National Compensation Survey, Mar. 2016.
 - 6 Lisa Ekman (Oct. 2015). Automatic Enrollment in Private Disability Insurance. Center on Budget and Policy Priorities.
 - 7 OECD, "Sickness, Disability, and Work: Breaking the Barriers: A Synthesis of Findings across OECD Countries" (2010).
 - 8 Social Security Administration, Annual Statistical Report on the Social Security Disability Insurance Program, 2015, Chart 11 and Table 60. (2016).
 - 9 Tim Zayat, Social Security Disability Insurance Program Worker Experience. Table 13.—Disabled Workers Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Duration. Social Security Administration, Office of the Chief Actuary, Actuarial Study 123 (Aug. 2015).
 - 10 Kathy Ruffing, "No Surprise: Disability Beneficiaries Experience High Death Rates," Off the Charts Blog, Apr. 4, 2013.
 - 11 Social Security Administration, Office of the Chief Actuary, Disabled worker beneficiary statistics by calendar year, quarter, and month. Accessed Mar. 31, 2017.
 - 12 Id.
 - 13 Center on Budget and Policy Priorities, Chartbook: Social Security Disability Insurance, Part II (Aug. 2016).