



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

STATEMENT FOR THE RECORD

**Hearing before the
Senate Committee on Homeland Security and Government Affairs**

**Government Reform: Ending Duplication and
Holding Washington Accountable
April 27, 2016**

**Statement submitted by the Co-Chairs of the
Social Security Task Force,
Consortium for Citizens with Disabilities**

Submitted May 9, 2016 via email on behalf of the Co-Chairs of the Social Security Task Force, Consortium for Citizens with Disabilities:

Lisa Ekman, National Organization of Social Security Claimants' Representatives
Kate Lang, Justice in Aging
Jeanne Morin, National Association of Disability Representatives
Webster Phillips, National Committee to Preserve Social Security and Medicare
T.J. Sutcliffe, The Arc of the United States

Chairman Johnson, Ranking Member Carper, and Members of the Committee, thank you for the opportunity to submit this Statement for the Record as Co-Chairs of the Consortium for Citizens with Disabilities (CCD) Social Security Task Force, on "Government Reform: Ending Duplication and Holding Washington Accountable."

CCD is a working coalition of national consumer, advocacy, provider, and professional organizations working together with and on behalf of the approximately 57 million children and adults with disabilities and their families living in the United States. 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.

At the April 27 hearing, Eugene L. Dodaro, Comptroller General of the Government Accountability Office (GAO), noted that the GAO's "2016 Annual Report: Additional Opportunities to Reduce Fragmentation, Overlap, and Duplication and Achieve Other Financial

Benefits” includes a recommendation for Congress to “...consider passing legislation to prevent individuals from collecting both full Disability Insurance benefits and Unemployment Insurance benefits that cover the same period...” (GAO 2016 Annual Report, p. 33).

We urge the Committee to reject this proposal.

Last year, over 70 national organizations including members of CCD, the Coalition on Human Needs, and the Strengthen Social Security Coalition highlighted their opposition to cuts to concurrent Social Security Disability Insurance (SSDI) and Unemployment Insurance (UI) benefits in a letter to Congress. A copy of that letter is enclosed and is available at:

<http://www.c-c-d.org/fichiers/CCD-Letter-DI-UI-03-17-15FINAL.pdf>

As highlighted in the letter, SSDI and UI are vital insurance systems established for different purposes, paid for by workers and their employers. Receiving UI and SSDI concurrently is legal and appropriate. This has been the long-standing position of the Social Security Administration and of the courts.

Individuals qualify for SSDI because they have disabilities that meet the Social Security Act’s stringent standard, preventing work at or above Social Security’s Substantial Gainful Activity level (earnings of \$1,130 per month in 2016 for non-blind beneficiaries with disabilities). At the same time, Congress has on a bipartisan basis designed the Social Security Act to encourage SSDI beneficiaries to attempt to work. Beneficiaries who have done so at a low level of earnings but have lost their job through no fault of their own may qualify for UI at the same time that they continue to be eligible for SSDI. As highlighted in a 2012 GAO report, less than one percent of individuals served by SSDI and UI receive concurrent benefits. The average quarterly concurrent benefit in fiscal year 2010 totaled only about \$3,300 from both SSDI and UI, combined (or an average of \$1,100 per month from both SSDI and UI).

The CCD Social Security Task Force believes that cutting concurrent SSDI and UI benefits would harm the economic security of SSDI beneficiaries and their families, who rely on these modest but vital benefits to get by.

Proposed cuts would also single out SSDI beneficiaries and treat them differently from other workers under UI, denying them the benefits that they and their employers have paid for.

Finally, proposed cuts would create a new work disincentive in the SSDI program, by penalizing SSDI beneficiaries who attempt to work and sending the message to beneficiaries who are considering a work attempt that if they lose a job through no fault of their own, their benefits will be at risk. This would run directly counter to decades of bipartisan Congressional efforts to encourage work by SSDI beneficiaries.

For these reasons, we strongly urge the Committee and Congress to reject proposals to reduce or eliminate these concurrent earned insurance benefits.

Please contact T.J. Sutcliffe, sutcliffe@thearc.org, if you have any questions or would like more information about the impact of these proposed cuts on SSDI beneficiaries and their families.



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

March 17, 2015

The Honorable Orrin Hatch
Chair, Committee on Finance
U.S. Senate
219 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Jeff Flake
U.S. Senate
368 Russell Senate Office Building
Washington, DC 20510

The Honorable Sam Johnson
Chair, Subcommittee on Social Security
Committee on Ways and Means
U.S. House of Representatives
B317 Rayburn House Office Building
Washington, DC 20515

The Honorable Joe Manchin
U.S. Senate
306 Hart Senate Office Building
Washington, DC 20510

The Honorable Paul Ryan
Chair, Committee on Ways and Means
U.S. House of Representatives
1102 Longworth House Office Building
Washington, DC 20515

RE: Opposition to proposals to eliminate or reduce concurrent Social Security Disability Insurance (SSDI) and Unemployment Insurance (UI) benefits

Dear Chairman Hatch, Chairman Johnson, Chairman Ryan, Senator Flake, and Senator Manchin:

The undersigned members of the Consortium for Citizens with Disabilities (CCD), the Coalition on Human Needs, and the Strengthen Social Security Coalition write to express our opposition to proposals to eliminate or reduce concurrent Social Security Disability Insurance (SSDI) and Unemployment Insurance (UI) benefits, including the “Social Security Disability Insurance and Unemployment Benefits Double Dip Elimination Act of 2015” (S. 499; H.R. 918) and the “Reducing Overlapping Payments Act of 2015” (S. 343).

SSDI and UI are vital insurance systems established for different purposes. Receiving UI and SSDI concurrently is legal and appropriate. This has been the long-standing position of the Social Security Administration and of the courts. Individuals qualify for SSDI because they have significant disabilities that prevent work at or above Social Security’s Substantial Gainful Activity level (earnings of \$1,090 per month, in 2015). At

the same time, the Social Security Act encourages SSDI beneficiaries to attempt to work, and those who have done so at a low level of earnings but have lost their job through no fault of their own may qualify for UI. 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 quarterly concurrent benefit in fiscal year 2010 totaled only about \$3,300 (or an average of \$1,100 per month).

These extremely modest benefits can be a lifeline to workers with disabilities who receive them, and their families – and as permitted by law are neither “double-dipping” nor improper payments. We are deeply concerned by any prospect of worsening the economic security of workers with disabilities and their families.

In addition, proposed cuts to concurrent benefits single out SSDI beneficiaries with disabilities, treating them differently from other workers under the UI program.

Finally, proposed cuts to concurrent benefits create new disincentives to work for SSDI beneficiaries, by penalizing individuals who qualify for both SSDI and UI because they have attempted to work, as encouraged by law. The creation of a new work disincentive runs directly counter to our shared goal of expanding employment opportunities for people with disabilities.

For these reasons, the undersigned national organizations strongly oppose the “Social Security Disability Insurance and Unemployment Benefits Double Dip Elimination Act of 2015” and the “Reducing Overlapping Payments Act of 2015.” We urge Congress to reject these bills and any similar legislation.

Sincerely,

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ACCSES*

AFL-CIO

Alliance for Retired Americans

Alliance for Strong Families and Communities

American Council of the Blind*

American Federation of Government Employees (AFGE)

American Federation of State, County and Municipal Employees (AFSME)

American Foundation for the Blind (AFB)*

Americans for Democratic Action (ADA)

Association of Assistive Technology Act Programs*

Association of University Centers on Disabilities*

Autism National Committee*

Autistic Self Advocacy Network (ASAN)*

B'nai B'rith International

Brain Injury Association of America*

Campaign for America's Future

Center for Community Change Action

Center for Effective Government

Coalition on Human Needs

Community Legal Services*
Disability Rights Education and Defense Fund*
Easter Seals*
Equal Rights Advocates
Every Child Matters Education Fund
Food Research & Action Center (FRAC)
Goodwill Industries International*
Health & Disability Advocates*
Justice in Aging*
Latinos for a Secure Retirement
Lupus Foundation of America*
Lutheran Services in America Disability Network*
MomsRising
NAACP
National Advocacy Center of the Sisters of the Good Shepherd
National Alliance on Mental Illness*
National Association of Councils on Developmental Disabilities*
National Association of Disability Representatives*
National Association of State Directors of Special Education*
National Association of State Head Injury Administrators*
National Committee to Preserve Social Security and Medicare*
National Council of Jewish Women
National Council on Aging*
National Council on Independent Living*
National Disability Rights Network (NDRN)*
National Down Syndrome Congress*
National Employment Law Project
National Employment Lawyers Association
National Industries for the Blind*
National Multiple Sclerosis Society*
National Organization for Women
National Organization of Social Security Claimants' Representatives*
National Priorities Project
National Respite Coalition*
National Women's Law Center
NETWORK, A National Catholic Social Justice Lobby
OWL-The Voice of Women 40+
Paralyzed Veterans of America*
Provincial Council of the Clerics of St. Viator (Viatorians)
Racial and Ethnic Health Disparities Coalition
Social Security Works
SourceAmerica*
Special Needs Alliance*
Strengthen Social Security Coalition
The Arc of the United States*
The Jewish Federations of North America*
The John O'Leary Organization
The Judge David L. Bazelon Center for Mental Health Law*

Union for Reform Judaism
United Cerebral Palsy*
United Spinal Association*
United Steelworkers (USW)
USAction
Vietnam Veterans of America (VVA)*
World Institute on Disability*

CC:

Original cosponsors, S. 499

The Honorable Daniel Coats
The Honorable James M. Inhofe
The Honorable James Lankford
The Honorable Tim Scott

Original cosponsors, H.R. 918

The Honorable Todd C. Young
The Honorable Mike Kelly
The Honorable Patrick J. Tiberi
The Honorable Diane Black
The Honorable David G. Reichert
The Honorable Charles W. Boustany, Jr.
The Honorable Adrian Smith
The Honorable James B. Renacci
The Honorable Tom Reed
The Honorable Aaron Schock

Members, U.S. Senate
Members, U.S. House of Representatives

* Members of the Consortium for Citizens with Disabilities (CCD).

The CCD is a coalition of national organizations working together to advocate for federal public policy that ensures the self-determination, independence, empowerment, integration, and inclusion of the approximately 57 million children and adults with disabilities in all aspects of society.