



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 can no longer work due to a disability, our disability program is there to replace some of their lost income.

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.

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, insured for disability benefits, 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.

Social Security disability payments are modest

At the beginning of 2015, Social Security paid an average monthly disability benefit of \$1,165. That is barely enough to keep a beneficiary above the 2014 poverty level (\$11,670 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.

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

For almost 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 2012, with the help of state and local law enforcement, the program reported nearly \$340 million in projected savings to the disability programs. This resulted in a return on investment of \$17 for each \$1 spent.

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 us at <http://oig.ssa.gov> and click on Report Fraud, Waste, or Abuse.

For more information about the Social Security disability program, please visit
www.socialsecurity.gov/disabilityfacts



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www.socialsecurity.gov/myaccount



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