

# The Faces and Facts of Disability



[www.socialsecurity.gov/disabilityfacts](http://www.socialsecurity.gov/disabilityfacts)



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# Social Security Disability Insurance



- To qualify, the disabled person must have a recent work history
- Special rules apply to younger persons who need less work to qualify

# Work Requirements

**The amount of work you need depends on your age at the time disability starts**

## **Before age 24**

1-1/2 years of work in a three-year period before becoming disabled

## **Age 24-31**

work during half the time between age 21 and the time the disability began

## **Age 31 or older**

work during five out of the 10 years before the disability began

# Amount of Benefit

Prevent identity theft—protect your Social Security number

## Your Social Security Statement

Prepared especially for Wanda Worker

WANDA WORKER  
456 ANYWHERE AVENUE  
MAINTOWN, USA 11111-1111

See inside for your personal information. [socialsecurity.gov](http://socialsecurity.gov)

### Your Estimated Benefits

**\*Retirement** You have earned enough credits to qualify for benefits. At your current earnings rate, if you stop working and start receiving benefits—  
At age 62, your payment would be about \$ 1,018 a month  
If you continue working until age 67, your payment would be about \$ 1,476 a month  
If you start retirement at age 67, your payment would be about \$ 1,840 a month  
If you have earned enough credits to qualify for benefits, if you become disabled right now, at age 30, your payment would be about \$ 1,150 a month

**\*Disability** You have earned enough credits to qualify for benefits. If you become disabled right now, your payment would be about \$ 1,150 a month

**\*Family** If you get retirement or disability benefits, your spouse and children also may qualify for benefits. You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits:

**\*Survivors**

### Your Earnings Record

Year You Worked	Your Total Social Security Earnings	Your Total Medicare Earnings
1983	360	460
1984	1,328	1,516
1985	2,312	2,312
1986	5,036	3,750
1987	5,240	5,240
1988	6,536	6,536
1989	8,072	8,072
1990	10,436	10,436
1991	12,800	12,800
1992	16,436	16,436
1993	14,820	14,820
1994	18,456	18,456
1995	18,136	18,136
1996	24,072	24,072
1997	26,267	26,267
1998	29,432	29,432
1999	36,879	36,879
2000	31,891	31,891
2001	32,963	32,963
2002	34,796	34,796
2003	36,288	36,288
2004	38,067	38,067
2005	40,312	40,312
2006	Not yet recorded	Not yet recorded
2007	Not yet recorded	Not yet recorded

You and your family may be eligible for valuable benefits. When you die, your family may be eligible to receive survivors benefits. Social Security may help you if you become disabled—even at a young age. A young person who has worked and paid Social Security taxes is at least as young as you may be eligible for disability benefits. Social Security credits you earn move with you from job to job throughout your career.

Michael J. Astrue  
Commissioner

\* These estimates are based on the intermediate assumptions from the Social Security Trustees' Annual Report to the Congress.

- Benefits are calculated based on your entire work history

# Who are Disability Insurance Beneficiaries?

**Nearly 9 million**

disabled workers receive disability insurance

# Who are Disability Insurance Beneficiaries?

A diverse group, including people with:

## Mental Impairments

31.4% of disabled worker beneficiaries and 35.2% of all disabled beneficiaries are receiving benefits based on significant intellectual disabilities or severe illness.

## Sensory Disabilities

9.3% of disabled workers and 9.4% of all disabled beneficiaries are receiving benefits based on nervous system and sense organ impairments.

## Physical Disabilities

30.5% of disabled worker beneficiaries and 27.7% of all disabled beneficiaries are receiving benefits based on musculoskeletal system and connective tissue diseases.

# Disability Insurance Beneficiaries: Health

**1 in 5**

**MALE**

**1 in 7**

**FEMALE**

Disability Insurance beneficiaries that died within 5 years of receiving benefits

# Disability Insurance Benefits are Modest

The average disability worker benefit:

**\$1,146**

per month

**\$264**

per week

**\$37**

per day

cf. FPL for an individual: \$991 per month

## Even with disability insurance:

1 in 5 beneficiaries live in poverty and most are low-income (<200% FPL).

More than 12% of disabled workers are poor enough that they qualify for SSI.

More than 45 % of disabled workers and 49% of all disabled beneficiaries receive less than \$1000 per month.

# Facts About Social Security's Disability Program

Social Security disability insurance is coverage that workers earn.

The Social Security Act defines disability very strictly.

Disability is unpredictable and can happen to anyone at any age.

Social Security disability payments are modest.

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

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





Spinal Cord Injury

# The Social Security Act defines disability very strictly.

For more information, please visit:  
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Breast Cancer

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Migraines



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Social Security disability insurance is coverage that workers earn.

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Brittle Bone Disease



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

For more information, please visit:  
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