

The Faces and Facts of Disability



www.socialsecurity.gov/disabilityfacts



May 2014

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. www.ssa.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 start retirement at age 70, your payment would be about \$ 1,350 a month

***Disability** You have earned enough credits to qualify for benefits. If you become disabled right now, your payment would be about \$ 1,476 a month
If you get retirement or disability benefits, your spouse and children also may qualify for benefits. If you die this year, your payment would be about \$ 1,840 a month

***Family** 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	14,824	14,824
1993	16,436	16,436
1994	18,136	18,136
1995	20,024	20,024
1996	22,000	22,000
1997	24,072	24,072
1998	26,240	26,240
1999	28,504	28,504
2000	30,864	30,864
2001	33,320	33,320
2002	35,872	35,872
2003	38,520	38,520
2004	41,264	41,264
2005	44,104	44,104
2006	47,040	47,040
2007	50,072	50,072
2008	53,200	53,200
2009	56,424	56,424
2010	60,744	60,744
2011	65,160	65,160
2012	69,672	69,672
2013	74,280	74,280
2014	78,984	78,984
2015	83,784	83,784
2016	88,680	88,680
2017	93,672	93,672
2018	98,760	98,760
2019	103,944	103,944
2020	109,224	109,224
2021	114,600	114,600
2022	120,072	120,072
2023	125,640	125,640
2024	131,304	131,304
2025	137,064	137,064
2026	142,920	142,920
2027	148,872	148,872
2028	154,920	154,920
2029	161,064	161,064
2030	167,304	167,304
2031	173,640	173,640
2032	180,072	180,072
2033	186,600	186,600
2034	193,224	193,224
2035	200,044	200,044
2036	207,060	207,060
2037	214,272	214,272
2038	221,680	221,680
2039	229,284	229,284
2040	237,084	237,084
2041	245,080	245,080
2042	253,272	253,272
2043	261,660	261,660
2044	270,244	270,244
2045	279,024	279,024
2046	288,000	288,000
2047	297,172	297,172
2048	306,540	306,540
2049	316,104	316,104
2050	325,864	325,864
2051	335,820	335,820
2052	345,972	345,972
2053	356,320	356,320
2054	366,864	366,864
2055	377,604	377,604
2056	388,540	388,540
2057	399,672	399,672
2058	411,000	411,000
2059	422,524	422,524
2060	434,244	434,244
2061	446,160	446,160
2062	458,272	458,272
2063	470,580	470,580
2064	483,084	483,084
2065	495,784	495,784
2066	508,680	508,680
2067	521,772	521,772
2068	535,060	535,060
2069	548,544	548,544
2070	562,224	562,224
2071	576,100	576,100
2072	590,272	590,272
2073	604,640	604,640
2074	619,304	619,304
2075	634,264	634,264
2076	649,520	649,520
2077	665,072	665,072
2078	680,920	680,920
2079	697,064	697,064
2080	713,504	713,504
2081	730,240	730,240
2082	747,272	747,272
2083	764,600	764,600
2084	782,224	782,224
2085	800,144	800,144
2086	818,360	818,360
2087	836,872	836,872
2088	855,680	855,680
2089	874,784	874,784
2090	894,184	894,184
2091	913,880	913,880
2092	933,872	933,872
2093	954,160	954,160
2094	974,744	974,744
2095	995,624	995,624
2096	1,016,800	1,016,800
2097	1,038,272	1,038,272
2098	1,060,040	1,060,040
2099	1,082,104	1,082,104
2100	1,104,464	1,104,464
2101	1,127,120	1,127,120
2102	1,150,072	1,150,072
2103	1,173,320	1,173,320
2104	1,196,864	1,196,864
2105	1,220,704	1,220,704
2106	1,244,840	1,244,840
2107	1,269,272	1,269,272
2108	1,294,000	1,294,000
2109	1,319,024	1,319,024
2110	1,344,344	1,344,344
2111	1,369,960	1,369,960
2112	1,395,872	1,395,872
2113	1,422,080	1,422,080
2114	1,448,584	1,448,584
2115	1,475,384	1,475,384
2116	1,502,480	1,502,480
2117	1,529,872	1,529,872
2118	1,557,560	1,557,560
2119	1,585,544	1,585,544
2120	1,613,824	1,613,824
2121	1,642,400	1,642,400
2122	1,671,272	1,671,272
2123	1,700,440	1,700,440
2124	1,730,004	1,730,004
2125	1,760,064	1,760,064
2126	1,790,520	1,790,520
2127	1,821,372	1,821,372
2128	1,852,620	1,852,620
2129	1,884,264	1,884,264
2130	1,916,304	1,916,304
2131	1,948,740	1,948,740
2132	1,981,572	1,981,572
2133	2,014,800	2,014,800
2134	2,048,424	2,048,424
2135	2,082,444	2,082,444
2136	2,116,860	2,116,860
2137	2,151,672	2,151,672
2138	2,186,880	2,186,880
2139	2,222,484	2,222,484
2140	2,258,484	2,258,484
2141	2,294,880	2,294,880
2142	2,331,672	2,331,672
2143	2,368,860	2,368,860
2144	2,406,444	2,406,444
2145	2,444,424	2,444,424
2146	2,482,800	2,482,800
2147	2,521,572	2,521,572
2148	2,560,740	2,560,740
2149	2,600,304	2,600,304
2150	2,640,264	2,640,264
2151	2,680,620	2,680,620
2152	2,721,372	2,721,372
2153	2,762,520	2,762,520
2154	2,804,064	2,804,064
2155	2,846,004	2,846,004
2156	2,888,340	2,888,340
2157	2,931,072	2,931,072
2158	2,974,200	2,974,200
2159	3,017,724	3,017,724
2160	3,061,644	3,061,644
2161	3,105,960	3,105,960
2162	3,150,672	3,150,672
2163	3,195,780	3,195,780
2164	3,241,284	3,241,284
2165	3,287,184	3,287,184
2166	3,333,480	3,333,480
2167	3,380,172	3,380,172
2168	3,427,260	3,427,260
2169	3,474,744	3,474,744
2170	3,522,624	3,522,624
2171	3,570,900	3,570,900
2172	3,619,572	3,619,572
2173	3,668,640	3,668,640
2174	3,718,104	3,718,104
2175	3,767,964	3,767,964
2176	3,818,220	3,818,220
2177	3,868,872	3,868,872
2178	3,919,920	3,919,920
2179	3,971,364	3,971,364
2180	4,023,204	4,023,204
2181	4,075,440	4,075,440
2182	4,128,072	4,128,072
2183	4,181,100	4,181,100
2184	4,234,524	4,234,524
2185	4,288,344	4,288,344
2186	4,342,560	4,342,560
2187	4,397,172	4,397,172
2188	4,452,180	4,452,180
2189	4,507,584	4,507,584
2190	4,563,384	4,563,384
2191	4,619,580	4,619,580
2192	4,676,172	4,676,172
2193	4,733,160	4,733,160
2194	4,790,544	4,790,544
2195	4,848,324	4,848,324
2196	4,906,500	4,906,500
2197	4,965,072	4,965,072
2198	5,024,040	5,024,040
2199	5,083,404	5,083,404
2200	5,143,164	5,143,164
2201	5,203,320	5,203,320
2202	5,263,872	5,263,872
2203	5,324,820	5,324,820
2204	5,386,164	5,386,164
2205	5,447,904	5,447,904
2206	5,509,040	5,509,040
2207	5,570,572	5,570,572
2208	5,632,500	5,632,500
2209	5,694,824	5,694,824
2210	5,757,544	5,757,544
2211	5,820,660	5,820,660
2212	5,884,172	5,884,172
2213	5,948,080	5,948,080
2214	6,012,384	6,012,384
2215	6,077,084	6,077,084
2216	6,142,180	6,142,180
2217	6,207,672	6,207,672
2218	6,273,560	6,273,560
2219	6,339,844	6,339,844
2220	6,406,524	6,406,524
2221	6,473,600	6,473,600
2222	6,541,072	6,541,072
2223	6,608,940	6,608,940
2224	6,677,204	6,677,204
2225	6,745,864	6,745,864
2226	6,814,920	6,814,920
2227	6,884,372	6,884,372
2228	6,954,220	6,954,220
2229	7,024,464	7,024,464
2230	7,095,104	7,095,104
2231	7,166,140	7,166,140
2232	7,237,572	7,237,572
2233	7,309,400	7,309,400
2234	7,381,624	7,381,624
2235	7,454,244	7,454,244
2236	7,527,260	7,527,260
2237	7,600,672	7,600,672
2238	7,674,480	7,674,480
2239	7,748,684	7,748,684
2240	7,823,284	7,823,284
2241	7,898,280	7,898,280
2242	7,973,672	7,973,672
2243	8,049,460	8,049,460
2244	8,125,644	8,125,644
2245	8,202,224	8,202,224
2246	8,279,200	8,279,200
2247	8,356,572	8,356,572
2248	8,434,340	8,434,340
2249	8,512,504	8,512,504
2250	8,591,064	8,591,064
2251	8,670,020	8,670,020
2252	8,749,372	8,749,372
2253	8,829,120	8,829,120
2254	8,909,264	8,909,264
2255	8,989,804	8,989,804
2256	9,070,740	9,070,740
2257	9,152,072	9,152,072
2258	9,233,800	9,233,800
2259	9,315,924	9,315,924
2260	9,398,444	9,398,444
2261	9,481,360	9,481,360
2262	9,564,672	9,564,672
2263	9,648,380	9,648,380
2264	9,732,484	9,732,484
2265	9,816,984	9,816,984
2266	9,901,880	9,901,880
2267	9,987,172	9,987,172
2268	10,072,860	10,072,860
2269	10,158,944	10,158,944
2270	10,245,424	10,245,424
2271	10,332,300	10,332,300
2272	10,419,572	10,419,572
2273	10,507,240	10,507,240
2274	10,595,304	10,595,304
2275	10,683,764	10,683,764
2276	10,772,620	10,772,620
2277	10,861,872	10,861,872
2278	10,951,520	10,951,520
2279	11,041,564	11,041,564
2280	11,131,904	11,131,904
2281	11,222,640	11,222,640
2282	11,313,772	11,313,772
2283	11,405,300	11,405,300
2284	11,497,224	11,497,224
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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:
www.socialsecurity.gov/disabilityfacts



Follow us on:





Breast Cancer

Social Security disability payments are modest.

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www.socialsecurity.gov/disabilityfacts



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Follow us on:



Migraines



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

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Social Security disability insurance is coverage that workers earn.

For more information, please visit:
www.socialsecurity.gov/disabilityfacts



Follow us on:



Brittle Bone Disease



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

For more information, please visit:
www.socialsecurity.gov/disabilityfacts



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