



Primer on Disability Benefits: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI)

Umar Moulta-Ali
Analyst in Disability Policy

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Summary

In general, the goal of disability insurance is to replace a portion of a worker's income should illness or disability prevent him or her from working. Individuals may receive disability benefits from either federal or state governments, or from private insurers. This report presents information on two components of federal disability benefits, those provided through the Social Security Disability Insurance (SSDI) and the Supplemental Security Income (SSI) programs. The SSDI program is an insurance program that provides benefits to individuals who have paid into the system and meet certain minimum work requirements. In contrast, the SSI program is a means-tested program that does not have work or contribution requirements, but restricts benefits to those who meet asset and resource limitations.

The SSDI program was enacted in 1956 and provides benefits to insured disabled workers under the full retirement age (and to their spouses, surviving disabled spouses, and children) in amounts related to the disabled worker's former earnings in covered employment. The SSI program, which went into effect in 1974, is a needs-based program that provides a flat cash benefit assuring a minimum cash income to aged, blind, and disabled individuals who have very limited income and assets.

To receive disability benefits under either program, individuals must meet strict medical requirements. For both SSDI and SSI disability benefits, "disability" is defined as the inability to engage in substantial gainful activity (SGA) by reason of a medically determinable physical or mental impairment expected to result in death or last at least 12 months. Generally, the worker must be unable to do any kind of work that exists in the national economy, taking into account age, education, and work experience.

Both programs are administered through the Social Security Administration (SSA) and therefore have similar application and disability determination processes. Although SSDI and SSI are federal programs, both federal and state offices are used to determine eligibility for disability benefits. SSA determines whether someone is disabled according to a five-step process, called the sequential evaluation process, where SSA is required to look at all of the pertinent facts of a particular case. Current work activity, severity of impairment, and vocational factors are assessed in that order. An applicant may be denied benefits at any step in the sequential process even if the applicant may meet a later criterion.

The SSDI program is primarily funded through Social Security payroll tax revenue, portions of which are credited to a Disability Insurance (DI) trust fund. In contrast, the SSI program is funded through appropriations from general revenues.

Contents

Social Security Disability Insurance.....	1
Supplemental Security Income	1
Type of Benefits and Average Benefit Levels.....	2
SSDI	2
SSI	2
Eligibility Requirements	3
Definition of Disability.....	3
SSDI	3
SSI	5
Disability Determination Process	6
Program Financing Information.....	7
SSDI	8
SSI	8

Tables

Table 1. Reasons for SSDI Worker Benefit Termination, 2011	4
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Contacts

Author Contact Information.....	9
Acknowledgments	9

Disability Insurance is generally intended to provide income support to workers in the event that an individual is unable to work due to illness or injury. Benefits may be provided by the federal government, state governments, or private insurers. This report presents information on two types of disability programs provided through the federal government: Social Security Disability Insurance (SSDI) and the Supplemental Security Income (SSI) programs. SSDI is an insurance program that provides benefits to individuals who have contributed to the system and meet certain minimum work requirements. In contrast, SSI is a means-tested program for individuals that meet certain asset and resource limitations; however, there are no contribution or minimum work requirements. Applicants for both programs must meet strict medical requirements to qualify for benefits.

Social Security Disability Insurance

The SSDI program is a part of the Old Age, Survivors, and Disability Insurance (OASDI) program administered by the Social Security Administration (SSA). The disability insurance portion of OASDI was enacted in 1956 and provides benefits to disabled workers under the age of 65 (and to their spouses, surviving disabled spouses, and children) in amounts related to the disabled worker's former earnings in covered employment. SSDI benefits, like those of the Old Age and Survivors Insurance (OASI), are meant to replace income from work that is lost by incurring one of the risks the social program insures against. Funding for the SSDI and OASI programs is primarily through a payroll tax levied on workers in jobs covered by Social Security, and the benefits are based on an individual's career earnings. In April 2013, more than 10.9 million disabled workers, spouses, and children were receiving SSDI benefits.¹

Supplemental Security Income

The SSI program, which went into effect in 1974, is a means-tested program that provides cash payments assuring a minimum income for aged, blind, or disabled individuals who have very limited income and assets.² This program is often referred to as a "program of last resort" since individuals who apply for benefits are also required to apply for all other benefits to which they may be entitled, such as Social Security retirement or disability benefits, pensions, or unemployment benefits. Although the SSI program is administered by SSA, it is funded through general revenues—not payroll taxes. The federal benefit provided through this program, unlike through the SSDI program, is a flat amount (adjusted for other income the individual may have), and it is not related to prior earnings. In addition to the federal SSI payment, many states provide supplements to certain groups or categories of people. At the end of April 2013, over 8.3 million individuals were receiving SSI payments.³ Of these, more than 7.1 million were entitled to benefits on the basis of disability or blindness.⁴

¹ See *Beneficiary Data-Benefits Paid by Type of Beneficiary*, available on the SSA website at <http://www.ssa.gov/OACT/ProgData/icp.html>. Select time series report by checking the relevant boxes for *Disabled Workers & Dependents*.

² See CRS Report 94-486, *Supplemental Security Income (SSI)*, by Umar Moulta-Ali.

³ Social Security Administration, *SSI Monthly Statistics, April 2013*, Table 1, available at http://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2013-04/table01.html.

⁴ *Ibid.*, Table 2 available online at http://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2013-04/table02.html.

Type of Benefits and Average Benefit Levels

SSDI

SSDI benefits are based on the worker's past average monthly earnings, indexed to reflect changes in national wage levels (up to five years of the worker's low earnings are excluded).⁵ The benefits are adjusted annually for inflation, as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).⁶ Benefits are also provided to dependents (such as spouses or children), subject to certain maximum family benefit limits. Benefits may be offset if the disabled worker is simultaneously receiving workers' compensation or other public disability benefits. In addition, individuals who receive SSDI benefits also receive Medicare benefits after a 24-month waiting period.⁷

In April 2013, the average monthly SSDI benefit payment was \$1,129.63 for over 8.8 million disabled workers, \$302.61 for 160,710 spouses of disabled workers, and \$336.95 for over 1.9 million children of disabled workers.⁸

SSI

The basic federal SSI benefit is the same for all beneficiaries. In 2013, the maximum SSI payment (also called the federal benefit rate), regardless of age, is \$710 per month for an individual living independently or \$1,066 per month for a couple living independently. Federal SSI benefits are increased each year to keep pace with inflation (as measured by the CPI-W).⁹ The monthly SSI benefit may be reduced if an individual has other income or receives in-kind (non-cash) support or maintenance.¹⁰ States may voluntarily supplement this payment to provide a higher benefit level than specified in federal law.¹¹

⁵ The basic benefit formula for SSDI benefits is similar to the formula for retirement benefits in the OASI program. The worker's past annual covered earnings are indexed to reflect changes in national earnings levels. A formula that provides a higher replacement rate for low earners is then applied to these averaged earnings.

⁶ A 1.7% cost-of-living adjustment (COLA) was applied for benefits in 2013. For additional information on the Social Security COLA, see CRS Report 94-803, *Social Security: Cost-of-Living Adjustments*, by Gary Sidor.

⁷ See CRS Report RS22195, *Social Security Disability Insurance (SSDI) and Medicare: The 24-Month Waiting Period for SSDI Beneficiaries Under Age 65*, by Scott Szymendera.

⁸ See *Beneficiary Data-Benefits Paid by Type of Beneficiary*, available on the SSA website at <http://www.ssa.gov/OACT/ProgData/icp.html>. Select individual time series reports for *Disabled worker*, *Spouse of disabled worker*, and *Child of disabled worker*.

⁹ See *SSI Federal Payment Amounts for 2013*, available on the SSA website at <http://www.ssa.gov/oact/cola/SSI.html>. A 1.7% COLA was applied for benefits in 2013.

¹⁰ See CRS Report RS20294, *Supplemental Security Income (SSI): Income/Resource Limits and Accounts Exempt from Benefit Determinations*, by Umar Moulta-Ali.

¹¹ All but six states and the Commonwealth of the Northern Mariana Islands pay a supplement to people who receive SSI. Arkansas, Arizona, Mississippi, North Dakota, Tennessee, and West Virginia do not pay a supplement. See *Understanding Supplemental Security Income*, available on the SSA website at <http://www.socialsecurity.gov/ssi/text-benefits-ussi.htm>.

SSI recipients living alone or in a household where all members receive SSI benefits are also automatically eligible for Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) benefits and are generally eligible for Medicaid.¹²

Individuals may receive SSDI, SSI based on disability (or blindness or age), or both (some may also receive other benefits). The amount of the SSI benefit may be adjusted based on receipt of other income, such as SSDI benefits (the SSDI benefit is not reduced if the recipient also receives SSI benefits, because SSDI is not means-tested).

At the end of April 2013, the average monthly federally administered SSI payment was \$527.95 for all recipients, \$634.71 for children under the age of 18, \$543.93 for adults aged 18-64, and \$423.02 for adults aged 65 and older.¹³

Eligibility Requirements

Definition of Disability

For both SSDI and SSI disability benefits, “disability” is defined as the inability to engage in substantial gainful activity (SGA) by reason of a medically determinable physical or mental impairment expected to result in death or last at least 12 months. Generally, the worker must be unable to do any kind of work that exists in the national economy, taking into account age, education, and work experience.

The definition of disability for disabled children receiving SSI benefits is slightly different from adults. Instead of demonstrating work limitations, children are required to demonstrate that they have “marked or severe functional limitation,” and in addition, they are subject to slightly different criteria for the medical listings.

SSDI

To be eligible for SSDI benefits, a worker must be (1) insured and (2) disabled according to the SSA definition of disability. To be insured, a worker must have worked a minimum amount of time in employment covered by Social Security (similar to eligibility for OASI benefits). However, for disability benefits, if an individual does not have 40 quarters of coverage (generally about 10 years), he or she must have one quarter of coverage (one quarter of coverage is equal to \$1,160 in 2013 and indexed to the annual increase in wages) for each year after 1950 or from age 21 up to the onset of disability. In addition, a recency of work test requires the worker to have 20 quarters of coverage in the 40 quarters preceding the onset of disability (generally five years of work in the last 10). Workers under the age of 31 need to have credit in one-half of the quarters

¹² In California, SSI recipients are not eligible for SNAP benefits and instead receive a higher monthly SSI benefit. Specific Medicaid eligibility criteria are set by the states. For additional information, see CRS Report R41899, *Medicaid Eligibility for Persons Age 65+ and Individuals with Disabilities: 2009 State Profiles*, by Kirsten J. Colello and Scott R. Talaga.

¹³ Social Security Administration, *SSI Monthly Statistics, April 2013*, Table 7, available at http://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2013-04/table07.html.

during the period between when they attained the age of 21 and when they became disabled (a minimum of six quarters is required).

Once an individual’s application for SSDI benefits has been approved, he or she will receive benefits after a five-month waiting period from the time the disability began, and will receive Medicare coverage 24 months after SSDI eligibility begins. Disability benefits will continue as long as the individual remains disabled, or until he or she reaches the full retirement age (FRA) when the benefits automatically convert to retired worker benefits.¹⁴ SSA periodically conducts continuing disability reviews (CDRs) to determine whether an individual is still disabled. How often the beneficiary’s medical condition is reviewed depends on how severe it is and the likelihood it will improve. The SSDI award notice explains when the first review is expected. If medical improvement is expected, the first review will be 6 months to 18 months after first receiving disability benefits. If medical improvement is possible, the case will be reviewed about every three years. If medical improvement is unlikely, the case will be reviewed only about once every five to seven years. If the beneficiary has received SSDI benefits for at least 24 months, a medical review will not be initiated solely on account of work activity.

As shown in **Table 1**, of the individuals whose SSDI benefits are terminated, the majority are due to factors other than medical recovery. In 2011, of the 653,877 disabled workers’ benefits that were terminated, 51.7% were because of conversion to retirement benefits and 36.1% were due to the individual’s death. Another 6.1% had earnings from work above the substantial gainful activity earnings limit, whereas 3.6% of those terminated had a medical improvement.

Table 1. Reasons for SSDI Worker Benefit Termination, 2011

Reason for Termination	Number of Workers	Percentage of Terminations
Total terminations/ suspensions	653,877 ^{a*}	100.0%
Attainment of full retirement age	338,222	51.7%
Death of beneficiary	235,734	36.1%
Work above SGA	39,813	6.1%
Medical improvement	23,271	3.6%
Other	14,743	2.3%

Source: Extracted from Social Security Administration (SSA), *Annual Statistical Report on the Social Security Disability Insurance Program, 2011*, Table 50, available on the SSA website at http://www.socialsecurity.gov/policy/docs/statcomps/di_asr/.

- a. This excludes 2,078 (.3%) terminations for SSDI recipients that elected to receive an early, reduced retirement benefit, and 16 (.002%) terminations that occurred due to worker beneficiaries who did not comply with alcohol or drug abuse treatment programs or who refused vocational rehabilitation services.

¹⁴ For most of the Social Security program’s history, the FRA was 65. As part of the Social Security Amendments of 1983 (P.L. 98-21), Congress raised the FRA from 65 to 67. The 1983 law established a gradual phase-in from 65 to 67 over a 22-year period (2000 to 2022). For more information, see the subsection entitled “Full Retirement Age” in CRS Report R42035, *Social Security Primer*, by Dawn Nuschler.

SSI

To receive SSI aged benefits, an individual must be at least 65 years old. To receive SSI disability benefits, an individual must meet the same definition of disability that applies under the SSDI program (see the section below on the “Disability Determination Process”). To qualify for SSI benefits because of blindness, an individual must have visual acuity of 20/200 or less with the use of a correcting lens in the person’s better eye, or tunnel vision of 20 degrees or less. In addition to age, disability, or blindness, an individual must meet income and resource tests to qualify for SSI benefits. An SSI recipient must also (1) be a citizen of the United States, or if not a citizen, (a) be a refugee, asylee, or victim of trafficking who has been in the country for less than nine years,¹⁵ or (b) be a “qualified alien” who was receiving SSI as of August 22, 1996, or who was living in the United States on August 22, 1996, and subsequently became disabled; (2) be a resident of one of the 50 states, the District of Columbia or the Northern Mariana Islands, or a child of a person in the military stationed outside the United States;¹⁶ (3) apply for all other benefits to which he or she may be entitled; and (4) if disabled, accept the vocational rehabilitation services that are offered.

The countable resource limit for SSI eligibility is \$2,000 for individuals and \$3,000 for couples. These amounts are not indexed for inflation and have remained at their current levels since 1989. Some resources are not counted in determining eligibility for SSI. Among the excluded resources are an individual’s home; a car used for essential transportation (or, if not essential, up to \$4,500 of its current value); property essential to income-producing activity; household goods and personal effects totaling \$2,000 or less; burial funds of \$1,500 or less; and life insurance policies with total face values of \$1,500 or less.

Two types of income are considered for purposes of determining SSI eligibility and payment amounts: unearned and earned. Most income not derived from current work (including Social Security benefits, other government and private pensions, veterans’ benefits, workers’ compensation, and in-kind support and maintenance) is considered “unearned.” In-kind support and maintenance includes food, clothing, or shelter that is given to an individual. Earned income includes wages, net earnings from self-employment, and earnings from services performed. If an individual (or a couple) meets all other SSI eligibility requirements, his or her monthly SSI payment equals the maximum SSI benefit minus countable income.

Not all income is counted for SSI purposes, and different exclusions apply to earned and unearned income. Monthly unearned income exclusions include a general income exclusion of \$20 per month that applies to non needs-based income. Food stamps, housing and energy assistance, state and local needs-based assistance, in-kind support and maintenance from non-profit organizations, student grants and scholarships used for educational expenses, and income

¹⁵ Under Section 402(a)(2) of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended [8 U.S.C. § 1612(a)(2)], the time limit for SSI eligibility for refugees, asylees, and victims of trafficking was nine years during FY2009 through FY2011. After FY2011, this time limit reverted back to seven years, the limit in place before the enactment in 2008 of the SSI Extension for Elderly and Disabled Refugees Act (P.L. 110-328). For additional information on the SSI eligibility of refugees, asylees and victims of trafficking, see CRS Report RL33809, *Noncitizen Eligibility for Federal Public Assistance: Policy Overview and Trends*, by Ruth Ellen Wasem.

¹⁶ SSI benefits are not available to residents of Puerto Rico, Guam, or the United States Virgin Islands. Residents of these jurisdictions are eligible to receive federal benefits from their commonwealth or territorial government under provisions of Titles I, X, XIV, and XVI of the Social Security Act. These benefits are administered by the Department of Health and Human Services.

used to fulfill a plan for achieving self-support (PASS) are also excluded from unearned income. Once the \$20 exclusion (and any other applicable exclusion) is applied to unearned income, there is a dollar-for-dollar reduction in SSI benefits (each dollar of countable unearned income reduces the SSI benefit by one dollar).

Monthly earned income exclusions include any unused portion of the \$20 general income exclusion, the first \$65 of earnings, one-half of earnings over \$65, impairment-related expenses for blind and disabled workers, and income used to fulfill a PASS. As a result of the one-half exclusion for earnings, once the \$65 exclusion (and any other applicable exclusion) is applied to earned income, SSI benefits are reduced by \$1 for every \$2 of earned income. In 2013, the monthly earned income amount at which an individual with no unearned income and no special earned income exclusions no longer qualifies for a federal SSI payment (not including any state supplement) is \$1,505 (also called the earned income “breakeven” amount); the monthly earned income amount at which a couple no longer qualifies is \$2,217.¹⁷ The earned income breakeven amount may be lower for SSI recipients with unearned income and those who do not live independently; it may be higher for those who receive special earned income exclusions related to a PASS or to work.

In some cases, the income and resources of non-recipients are counted in determining SSI eligibility and payment amounts. This process is called “deeming” and is applied in cases where an SSI-eligible child lives with an ineligible parent, an eligible individual lives with an ineligible spouse, or an eligible non-citizen has a sponsor.

In contrast to SSDI, the majority of adults who have their SSI disability benefits terminated are terminated because of having too much income. Unlike SSDI benefits, SSI benefits may be suspended for one month, and paid in the next depending on an individual’s income or resources.¹⁸

Disability Determination Process

The application process for SSDI and SSI disability benefits is very much the same. Although SSDI and SSI are federal programs, both federal and state offices are used to determine eligibility for benefits. An individual applies for benefits at a local SSA office where they are interviewed to obtain relevant medical and work history and to see that required forms are completed. The case may be denied at that point because the applicant does not have SSDI insured status or is earning too much money from work (work above the SGA earnings limit) in the case of Social Security disability cases, or is above the income and resource limits in the case of SSI disability cases—otherwise it is forwarded to the state disability determination service (DDS) for a medical determination.

¹⁷ This income break-even point is calculated by multiplying the federal benefit rate for 2013 (\$710 for an individual living independently and \$1,066 for a couple living independently) by two and adding \$85. See Section SI 00810.350 in the SSA Program Operations Manual System (POMS), available online at <http://policy.ssa.gov/poms.nsf/lnx/0500810350>.

¹⁸ SSI benefits are terminated if benefits have been suspended for at least 12 consecutive months.

The medical determination for both types of disability benefits is made on the basis of evidence gathered in the individual's case file. Ordinarily there is no personal interview with the applicant on the part of the state personnel who decide the claim.

The DDS determines whether someone is disabled according to a five-step process, called the sequential evaluation process. Current work activity, severity of impairment, and vocational factors are assessed in that order. An applicant may be denied benefits at any step in the sequential process even if the applicant may meet a later criterion. For example, a worker that meets the medical listings for disability but earns an amount exceeding the SGA earnings limit would be denied benefits at Step 1. The five steps are as follows:

- Step 1. *Work test*. Is the individual working and earning over SGA (\$1,040 per month for a non-blind individual or \$1,740 per month for a blind individual in 2013)?¹⁹ If yes, the application is denied. If no, the application moves to Step 2.
- Step 2. *Severity test*. Is the applicant's condition severe enough to limit basic life activities for at least one year? If yes, the application moves to Step 3. If not, the application is denied.²⁰
- Step 3. *Medical listings test*. Does the condition meet SSA's medical listings, or is the condition equal in severity to one found on the medical listings?²¹ If yes, the application is accepted and benefits are awarded. If not, the application moves to Step 4.
- Step 4. *Previous work test*. Can the applicant do the work he or she had done in the past? If yes, the application is denied. If not, the application moves to Step 5.²²
- Step 5. *Any work test*. Does the applicant's condition prevent him or her from performing any other work that exists in the national economy? If yes, the application is accepted and benefits are awarded. If not, the application is denied.

Program Financing Information

The SSDI program is primarily funded through the Social Security payroll tax, a portion of which is credited to a separate Disability Insurance (DI) trust fund.²³ By contrast, the SSI program is funded through appropriations from general revenues.

¹⁹ The Social Security Act specifies a higher SGA amount for individuals who are statutorily blind for the SSDI program.

²⁰ For the SSI program, there is no "severity test" for blindness.

²¹ The medical listings can be found in the Social Security Administration publication *Disability Evaluation Under Social Security*, available at <http://www.ssa.gov/disability/professionals/bluebook>. This publication is commonly referred to as the *SSA Blue Book*.

²² Cases of children applying for SSI benefits are not subject to the work test but instead to a test of functional capacity.

²³ See CRS Report RL33028, *Social Security: The Trust Fund*, by Dawn Nuschler and Gary Sidor.

SSDI

The payroll tax is a 15.3% tax on earnings that is split equally between employees and employers. Payroll tax revenues are used to pay benefits under the Social Security OASDI program and the Medicare Hospital Insurance (HI) program. The Social Security portion of the payroll tax is 12.4% (6.2% each per employee and employer) on earnings up to the taxable maximum (\$113,700 in 2013).²⁴ Of the 12.4%, 10.6% is paid to the OASI trust fund and 1.8% is paid to the DI trust fund. In addition to these payroll tax contributions, the DI trust fund receives some revenue from the taxation of Social Security benefit payments. These combined revenues are invested in non-marketable government bonds, which earned an effective annual interest rate of 4.1% in 2012.²⁵

The resources in the DI trust fund are used to pay SSDI benefits and the costs of administering benefits. According to the projections of the Social Security Board of Trustees, the combined reserves of the OASI and DI trust funds will become depleted in 2033.²⁶ Individually, however, the Board of Trustees estimates that the DI trust fund will become depleted in 2016, while the OASI trust fund will become depleted in 2035.²⁷ As higher rates of disability generally occur after the age of 50, the aging of the baby boom generation is a significant factor in the projected exhaustion of the DI trust fund. Addressing the growth in SSDI enrollment has been the subject of several reform proposals in recent years.²⁸

SSI

The SSI program is financed through the general revenue of the United States. Appropriations for SSI benefits and program administration are considered mandatory spending. In FY2012, the net cost of the SSI program totaled \$47.9 billion, including \$44.2 billion in benefit payments.²⁹

²⁴ Section 601 of P.L. 111-312, the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 reduced the OASDI payroll tax—applied to the portion of the tax paid by the worker—by two percentage points for wages and salaries paid in calendar year 2011 and self-employment in calendar year 2011. Transfers would be made from the General Fund of the Treasury to the trust funds and earnings would be credited to the records of workers. While the payroll tax reduction was extended through the first two months of 2012, Congress subsequently extended the reduction through the end of 2012. For more information, see CRS Report R41648, *Social Security: Temporary Payroll Tax Reduction*, by Dawn Nuschler.

²⁵ Data taken from the Social Security Administration Office of the Chief Actuary and is available at <http://www.ssa.gov/OACT/ProgData/effectiveRates.html>.

²⁶ The Board of Trustees, Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds, *The 2013 Annual Report*, Washington, DC, May 31, 2013, pp. 2-5, <http://www.ssa.gov/oact/TR/2013/tr2013.pdf>. Projections based on the Board of Trustees' 2013 intermediate assumptions.

²⁷ Ibid.

²⁸ For more information, see CRS Report R43054, *Social Security Disability Insurance (SSDI) Reform: An Overview of Proposals to Reduce the Growth in SSDI Rolls*, by Scott Szymendera and Umar Moulta-Ali.

²⁹ Social Security Administration, *Performance and Accountability Report for Fiscal Year 2012*, p. 111, at <http://www.socialsecurity.gov/finance>.

Author Contact Information

Umar Moulta-Ali
Analyst in Disability Policy
umoultaali@crs.loc.gov, 7-9557

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