

# SSDI vs. SSI

<b>Social Security Disability Insurance</b>	<b>Supplemental Security Income</b>
Payments come from the Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
An insurance that workers earn by paying Social Security taxes on their wages.	A needs-based public assistance program that does not require a person to have work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources.
Benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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# Social Security Reform Potential Effects On Ssas Disability Programs And Beneficiaries

**United States Government  
Accountability Office**



## **Social Security Reform Potential Effects On Ssas Disability Programs And Beneficiaries:**

*Social Security Reform* Barbara D. Bovbjerg, 2001-08 In 1999 disabled beneficiaries their families accounted for about 17% of all Social Security SS beneficiaries This report assesses the potential effects of Social Security reform options on the solvency of the Social Security Disability Insurance (DI) program trust fund the benefits disabled beneficiaries receive It analyzes both the potential effects of comprehensive SS reform proposals on the solvency of the DI trust fund on the benefits that disabled beneficiaries receive the likely contribution that individual proposal provisions would make to these effects Examines the implications of SS reform for the Supplemental Security income individuals with disabilities Social Security Reform United States. General Accounting Office, 2001

**Social security reform : potential effects on SSA's disability programs and beneficiaries : report to the ranking member, Subcommittee on Labor, Health and Human Services, Education, and Related Agencies, Committee on Appropriations, U.S. Senate ,** *Social Security Reform* United States Accounting Office, 2018-02-13 GAO 01 35 Social Security Reform Potential Effects on SSA's Disability Programs and Beneficiaries *Federal Register* , 1995-11 *Social Security Reform* United States. General Accounting Office, 2001

**Social Security Reform** United States Government Accountability Office, 2017-10-04 Many recent Social Security reform proposals to improve program solvency include elements that would reduce benefits currently scheduled for future recipients To date debate has focused primarily on the potential impact on retirees with less attention to the effects on other Social Security recipients such as disabled workers and dependents As these beneficiaries may have fewer alternative sources of income than traditional retirees there has been interest in considering various options to protect the benefits of disabled workers and certain dependents This report examines 1 how certain elements of Social Security reform proposals could affect disability and dependent benefits 2 options for protecting these benefits and how they might affect disabled workers and dependents and 3 how protecting benefits could affect the Social Security program To conduct this study GAO used a microsimulation model to simulate benefits under various reform scenarios GAO also interviewed experts and reviewed various reform plans current literature and GAO's past work

**Social security reform proposals could have a variety of effects on distribution of benefits and payroll taxes : testimony before the Special Committee on Aging, U.S. Senate ,** **Social Security Reform** Daniel Bertoni, 2011-03 Address issues related to the potential impact of raising the earliest eligibility age (EEA) or full retirement age (FRA) on the DI program and on older workers esp those approaching age 62 just prior to becoming eligible for retirement benefits This report answers these questions 1 What do the health occupational and demographic characteristics of those near retirement age indicate about the potential for these individuals to continue working at older ages 2 What effect would a change in EEA and FRA have on retirement and disability benefits and applications for disability 3 What policy options might help mitigate the effects of increased retirement ages on those who may not be able to work longer Illus A print on demand report *Social Security* Jane L. Ross, 1996 *Need for*

*Structural Reform of Social Security Disability Insurance* United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security, 1992      *Strengthening Social Security Research* , 1998      **Social Security Disability Insurance** United States. General Accounting Office, 1998      **Social Security Reform** Craig Copeland, 2009 Social Security technically called the Old Age Survivors and Disability Insurance Program or OASDI is currently facing a long term projected financial shortfall due in large part to the changing demographics and aging of the U S population and it has been in this position for a number of years a significant worsening in the funding status was reported in 2009 This projected shortfall has been the center of discussion whenever advocates and policymakers have called for significant changes to the program to address the issues that are pushing it into financial trouble Without changes to eliminate the shortfall the program ultimately will be able to pay only about 75 percent of promised benefits called for under current law This paper analyzes various potential reform provisions that have been widely discussed that would affect the benefit levels and program revenues of Social Security This analysis also discusses the potential impact of these provisions on the financial status of the OASDI program The provisions discussed are those that would lower the scheduled increase in future benefit levels by changes to the benefit formula change the contribution and benefit base amount of earnings that are taxable and used for the calculation of benefits under OASDI and the taxation of benefits increase the retirement age All of these approaches have been part of various comprehensive reform proposals over the last two decades The degree to which any of the options analyzed in this paper would improve the actuarial balance of Social Security depends on how much emphasis policymakers might place on a specific provision Consequently a range of provisions is presented showing a variety of possible results Each provision has certain drawbacks but if the projected funding status of the program is to be improved some compromises will have to be made either benefits will need to be cut or revenues raised or some combination of these two options      Social security disability programs lag in promoting return to work : report to congressional committees ,      *Final Report of the Social Security Disability Advisory Council* United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security, 1989      *Labor Supply Effects of the Interaction Between the Social Security Disability and Retirement Programs at Full Retirement Age* Nicole Maestas, Na Yin, 2010 The Social Security Disability Insurance DI program imposes strong work restrictions on beneficiaries however the causal effect of the work disincentives on labor supply has been difficult to estimate We take a new look at this question by exploiting the fact that DI benefits are payable only until full retirement age FRA at which point they are converted to retired worker benefits and the program's implicit high marginal tax rate on earnings is abruptly relaxed Using a quasi experimental research design we examine whether the DI work disincentives are binding by comparing changes in labor force participation rates before and after the FRA for DI beneficiaries and non beneficiaries We find a relative increase in labor force participation at FRA for DI beneficiaries of 10.4 percentage points and argue that this is likely a lower bound estimate on the labor supply disincentive effects of the DI

program      *Social Security Disability Benefits Reform Act of 1984 and Related Amendments* United States, 1985

Challenges Facing Social Security Disability Programs in the 21st Century United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security, 2001      *Informing Social Security's Process for Financial Capability Determination* National Academies of Sciences, Engineering, and Medicine, Institute of Medicine, Board on the Health of Select Populations, Committee to Evaluate the Social Security Administration's Capability Determination Process for Adult Beneficiaries, 2016-06-20 The U S Social Security Administration SSA provides benefits to disabled adults and children offering vital financial support to more than 19 million disabled Americans Of that group approximately 5.5 million have been deemed by virtue of youth or mental or physical impairment incapable of managing or directing the management of their benefits Hence a representative payee has been appointed to receive and disburse SSA payments for these beneficiaries to ensure that their basic needs for shelter food and clothing are met Periodically however concerns have been expressed about the accuracy of the process by which SSA determines whether beneficiaries are capable of managing their benefits with some evidence suggesting that underdetection of incapable recipients may be a particular problem The importance of creating as accurate a process as possible for incapability determinations is underscored by the consequences of incorrectly identifying recipients either as incapable when they can manage their benefits or as capable when they cannot Failure to identify beneficiaries who are incapable of managing their funds means abandoning a vulnerable population to potential homelessness hunger and disease *Informing Social Security's Process for Financial Capability Determination* considers capability determination processes used by other similar benefit programs abilities required to manage and direct the management of benefits and effective methods and measures for assessing capability This report evaluates SSA's capability determination process for adult beneficiaries and provides recommendations for improving the accuracy and efficiency of the agency's policy and procedures for making these determinations

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