

# STRENGTHEN SOCIAL SECURITY

**...don't cut it.**

## *Statement of Support for Social Security Disability Insurance*

The undersigned members and allies of the Strengthen Social Security Coalition express support for the Social Security Disability Insurance system.

We built our Social Security system because it is the most efficient, secure, universal, and fair way for Americans to replace wages in the event of death, disability, or old age. The importance of insurance under Social Security cannot be overstated. Through Social Security contributions, nearly all American workers earn Social Security's retirement, disability, and survivorship protections for themselves and their families.

Like our interstate highway system, Social Security requires periodic maintenance to remain strong. In survey after survey, the American people say loudly and clearly that they overwhelmingly value Social Security highly and want Congress to strengthen – not erode – this bedrock of our nation's prosperity.

The undersigned organizations urge Congress to address the need to maintain a vital part of our Social Security system: Social Security Disability Insurance, or SSDI. As anticipated for several decades, Social Security's Disability Insurance (DI) fund reserves are projected to be depleted at the end of 2016, at which point revenue coming into the system would cover only about 80% of benefits to current and future beneficiaries.

We urge Congress to ensure that all parts of our Social Security system can pay full scheduled benefits through 2034 either by merging Social Security's OASI and DI trust funds into a single fund, or through a modest reallocation of part of Social Security's 6.2% tax rate from the Old-Age and Survivors Insurance (OASI) fund to the DI fund. Congress has reallocated tax rates between the two funds 11 times in the past. About half the time it increased the share going to the OASI fund and about half the time it increased the share for DI. Congress has never failed to act when it was necessary to rebalance the two funds, and it has consistently done so in a bipartisan fashion without controversy. It is time now for Congress to act once again.

The need for Congress to act now is no surprise. Congress last enacted legislation to address Social Security's finances in 1994. The 1995 Social Security Trustees Report then showed that the DI fund reserves would deplete in 2016, due in large part to a rapid, but temporary, increase in the number of DI beneficiaries as baby boomers passed through their 50s and early 60s when the risk of disability is greatest. As expected, the growth in SSDI is now leveling off as boomers enter retirement and shift to OASI benefits. In brief, the need for Congress to act to secure SSDI's finances by the end of 2016 reflects a long-anticipated, but temporary, shift in the funding requirements of the two funds. Reallocation or merging the funds is a sensible solution that would not affect the long-term financing of the overall Social Security system, which would remain solvent through 2034.

The alternative – allowing an abrupt cut in Social Security for 11 million Americans, including the 7 in 10 SSDI beneficiaries age 50 or older – is unthinkable. The onset of a disability can be a life-altering experience that puts workers and their families at extreme financial risk. Most workers have very limited personal savings to fall back on, and only a third of civilian workers have long-term disability insurance through their jobs.

SSDI is an economic lifeline that protects workers and their families from dire financial hardship. The average benefit for a worker with a disability is a little more than \$1,100 a month, or about \$40 per day. These modest benefits keep millions of people from deep poverty, even homelessness, and serve as the sole or main source of income for about 80 percent of beneficiaries. Without SSDI, about half of beneficiaries would live in poverty; even with SSDI, most have low incomes. Any cuts to benefits, coverage or eligibility could lead to truly devastating effects for both the 11 million Americans who currently receive SSDI, and for the 165 million workers who pay into Social Security today and may need SSDI in the future.

For these reasons, the undersigned organizations urge Congress to keep Social Security's promise by either merging or rebalancing the Social Security funds to ensure the financial security of all parts of our Social Security system through 2034, and to reject proposals to cut Social Security benefits, coverage, or eligibility. This is necessary to preserve confidence in our Social Security system and protect the economic well-being of both current and future beneficiaries.

Sincerely,

ACCSES

AFL-CIO\*

AFSCME\*

Aging Life Care Association

Alliance for a Just Society

Alliance for Retired Americans\*

American Association of People with Disabilities\*

American Association on Intellectual and Developmental Disabilities (AAIDD)

American Federation of Government Employees\*

American Foundation for the Blind

American Network of Community Options and Resources (ANCOR)

American Society on Aging

Association for Gerontology and Human Development in Historically Black Colleges and Universities (AGHDHBCU)

Association of Assistive Technology Act Programs (ATAP)

Association of University Centers on Disabilities

B'nai B'rith International\*

Bazelon Center for Mental Health Law

Black Women United for Action

Blue Ocean Global Wealth

Brain Injury Association of America

Campaign for America's Future\*

CANAR, Inc.  
Center for Community Change Action\*  
Center for Effective Government  
Center for Medicare Advocacy, Inc.\*  
Citizens Council for Human Rights  
Coalition on Human Needs\*  
Community Action Partnership  
Community Legal Services  
Community Organizations in Action  
Department for Professional Employees, AFL-CIO  
Easter Seals  
Economic Opportunity Institute\*  
Economic Policy Institute\*  
Feminist Majority Foundation\*  
Food Research & Action Center (FRAC)\*  
Global Justice Institute  
Health & Disability Advocates\*  
International Association of Machinists & Aerospace Workers\*  
International Brotherhood of Electrical Workers  
International Brotherhood of Teamsters\*  
International Union, United Auto Workers\*  
Justice in Aging\*  
Latino Commission on AIDS  
Latinos for Secure Retirement\*  
Learning Disabilities Association of America  
Lutheran Services in America Disability Network  
Madison House Autism Foundation  
Media Equity Collaborative  
Medicare Rights Center\*  
Mental Health America  
Metropolitan Community Churches  
National Advocacy Center of the Sisters of the Good Shepherd  
National Alliance for Partnerships in Equity (NAPE)  
National Alliance on Mental Illness  
National Association of Area Agencies on Aging (n4a)  
National Association of Councils on Developmental Disabilities  
National Association of Disability Representatives  
National Association of Social Workers (NASW)\*  
National Association of State Head Injury Administrators\*  
National Caucus and Center on Black Aging, Inc.\*  
National Committee to Preserve Social Security and Medicare\*  
National Council for Behavioral Health  
National Council of Jewish Women\*  
National Council of Women's Organizations\*  
National Disability Institute  
National Disability Rights Network

National Down Syndrome Congress  
National Education Association\*  
National Employment Law Project\*  
National Health Care for the Homeless Council  
National LGBTQ Task Force Action Fund\*  
National Low Income Housing Coalition  
National Multiple Sclerosis Society  
National Organization for Women\*  
National Organization of Social Security Claimants' Representatives (NOSSCR)  
National Partnership for Women & Families\*  
National Priorities Project  
National Respite Coalition  
National WIC Association  
National Women's Law Center\*  
Opportunity Enterprises  
Paralyzed Veterans of America  
Pension Rights Center\*  
PeterCares House  
Public Advocacy for Kids  
Salvage Prison Ministry  
Service Employees International Union\*  
Sierra Club  
Social Security Works\*  
Special Needs Alliance  
The Arc of the United States\*  
The Jewish Federations of North America  
The Leadership Conference on Civil and Human Rights\*  
The Voter Participation Center  
Turning Anger into Change  
Union for Reform Judaism  
United Cerebral Palsy (UCP)\*  
United Food and Commercial Workers, International  
United Spinal Association\*  
United Steelworkers (USW)\*  
Viatorians  
Vietnam Veterans of America (VVA)  
Wider Opportunities for Women\*  
Women's Voices. Women Vote Action Fund

\*Members of the Strengthen Social Security Coalition

Signers as of September 26, 2015