



SOCIAL SECURITY ADVISOR

Social Security Planning for Retirement

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Getting Started with Social Security Disability Insurance

Social Security is best known for providing retirement benefits but there is another side to the program that can be just as vital. Social Security Disability Insurance (SSDI) provides income to workers who can no longer work to support themselves and their families, due to serious physical or mental impairment. SSDI requirements are stringent, however, so knowing the rules can improve an applicant's chance of qualifying for benefits.

SSDI also may pay benefits to the spouse and children of disabled workers. According to [SSA Publication No. 13-11785: Fast Facts & Figures About Social Security, 2020 \(July 2020\)](#), in 2019, of the 5.7 million individuals awarded any new benefits that year, 18% received disability payouts.

Drilling down, 12% of new beneficiaries in 2019 were disabled workers and 6% were their family members. By year's end, the 64.8 million Social Security beneficiaries included roughly 10 million disabled workers and their relatives.

This issue will focus on applying for SSDI benefits. Next month, we'll explore post-approval checks from SSDI as well as incentives for disabled workers to re-enter the labor force.

Disability Claims Decline

Between the 1990s and 2010, the number of SSDI beneficiaries grew substantially. This increase was attributed to steep population growth, aging of the baby boomers, more women in the labor force, and the increase in Social Security's full retirement age (FRA) from age 65 to age 66. (Disability benefits convert to retirement benefits once a worker reaches FRA so applications for disability stop then.)

Since 2010, baby boomers have been aging into retirement, creating a steady decline in the number of disability awards. Even the 2020 recession, with the economic and health-related issues stemming from COVID-19, did not stop the trend of fewer disability applications and grants, particularly after the SSA field offices closed.

Despite the recent dip, disability before FRA remains a dreaded possibility for many workers. Especially for those without private disability coverage, knowing how to gain SSDI acceptance can be truly life-altering.

[SSA Publication No. 13-11826: Annual Statistical Report on the Social Security Disability Insurance Program, 2019 \(October 2020\)](#) released a profile of newly disabled workers in 2019:

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