

Employer Responsibility or Social Insurance?



THE IMPORTANCE OF SOCIAL INSURANCE FOR PEOPLE WITH DISABILITIES

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SSDI Is Vitally Important For People With Disabilities



- **SSDI benefits lift many people with disabilities and their family members out of poverty**
- **Almost half of SSDI beneficiaries rely on these critical benefits for 90% or more of their total income**
- **For many people with disabilities, the SSDI benefits they earned are the only thing that keeps them from homelessness and destitute poverty**

SSDI Beneficiary Characteristics



- **SSDI beneficiaries are a diverse group, including people with:**
 - **HEART DISEASE**
 - **END STAGE RENAL FAILURE**
 - **SIGNIFICANT INTELLECTUAL DISABILITIES**
 - **SEVERE MENTAL ILLNESS**
 - **SEVERE PHYSICAL DISABILITIES**
 - **ADVANCED STAGE CANCERS**
 - **DEBILITATING ARTHRITIS**
 - **DEAFNESS**
 - **BLINDNESS**

SSDI Beneficiary Characteristics



- **Some are terminally ill:**
 - About one in five male SSDI beneficiaries and one in seven female SSDI beneficiaries die within the first five years of receiving benefits
- **SSDI beneficiaries tend to be older:**
 - Average age in 2011: 53
 - More than 7 in 10: over 50
 - Just over 3 in 10: over 60
- **And have low educational attainment:**
 - Almost 7 in 10: high school diploma or less
 - About 1 in 3 did not finish high school

Issues and Concerns: Incentives for Employers



- **Hiring Discrimination?**
 - will employers shy away from hiring people with disabilities and chronic conditions?
- **Will employers, especially small employers, change hiring behavior based on this requirement?**
 - Hire more contractors?



Issues and Concerns:

Will the model work for SSDI beneficiaries?



- **Are we comparing apples to oranges?**
 - Are the people who are currently covered similar to people likely to receive SSDI?
- **Remember SSDI beneficiaries tend to:**
 - be older (7 in 10 over 50)
 - have low educational attainment,
 - and are in low skilled jobs.



Issues and Concerns: Work for SSDI beneficiaries? (cont)



- **Currently covered – mostly management and executive jobs. Will it translate for:**
 - Construction Workers?
 - Auto Mechanics?
 - Waiters?
 - Store clerks?
 - Janitors?



Issues and Concerns (cont.)



- **Coverage for dependents and spouses?**
- **What about:**
 - The self-employed?
 - Part-time workers?
 - Workers with more than 1 job?
- **Political Feasibility?**
- **Cautions about international comparisons**