Employer Responsibility or Social Insurance?

THE IMPORTANCE OF SOCIAL INSURANCE FOR PEOPLE WITH DISABILITIES

LISA D. EKMAN, JD, MSW
DIRECTOR, FEDERAL POLICY
LEKMAN@HDADVOCATES.ORG
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