Social Security Across the Lifespan

Rebecca Cokley, January 31, 2019, National Association of Social Insurance



Myth #1 Getting on SSDI is "easy"

There is a common conception that getting onto SSDI is quick and easy

- <u>Fewer than 4 in 10</u> applicants are approved, even after all stages of appeal.
- To qualify for benefits, you must have (+)1 or more medically determinable physical or mental impairments expected to last at least 12 months, or to result in death.
- 1 in 5 male and 1 in 6 female Social Security Disability Insurance (SSDI) beneficiaries die within 5 years of receiving benefits.

IT IS NOT

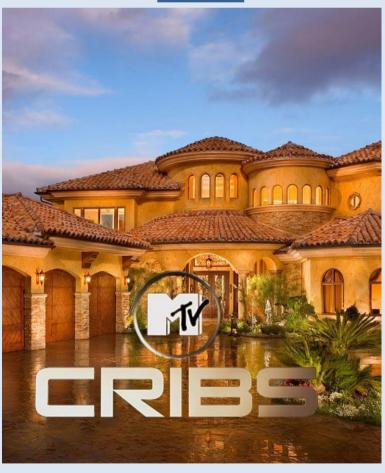


Myth #2: Those not working are living it up

There is a common conception that individuals on SSDI are enjoying "champagne wishes and caviar dreams"

- Ridiculous income limits (\$1170)
- Lack of affordable, accessible housing & transportation (average rent for 1BD/1BA \$1050)
- To be eligible you must prove that your impairment, or combination of impairments, leave you unable to do any job that exists in significant numbers in the national economy at a level where you could earn even \$11,070 per year.

IT IS NOT



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