



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

April 21, 2017

Via email

Terrence McCoy, Reporter  
Sydney Trent, Editor  
The Washington Post  
1301 K Street NW  
Washington, DC 20071

**RE: “Disabled, or just desperate? Rural Americans turn to disability as jobs dry up,” The Washington Post, March 30, 2017 / corrected April 17, 2017**

Dear Mr. McCoy and Ms. Trent,

The Consortium for Citizens with Disabilities (CCD) is a working coalition of national disability organizations working together to advocate for national public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

CCD members have followed closely the launch of The Washington Post’s series on “...how disability is shaping the culture, economy and politics...” of rural America, and the first article that featured Desmond Spencer of Beaverton, Alabama and his difficult decision to call his local Social Security office to ask about applying for disability benefits.

In light of recent analyses by the Center for American Progress,<sup>1</sup> the undersigned members of CCD urge The Washington Post to take several steps needed to provide readers of this article with important clarification and context:

1. The Post should update the article to clarify that the statement that in rural communities “...as many as one-third of working-age adults live on monthly disability checks...” only applies to one of more than 3,100 U.S. counties analyzed.<sup>2</sup>
2. The Post should update the article to clarify that further analysis “...yields an average rate of about 9.1 percent of working-age adults receiving benefits across rural counties—just three percentage points higher than the national average.”<sup>3</sup>

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<sup>1</sup> Rebecca Vallas, Rachel West, & Katherine Gallagher Robbins, “The Washington Post Ran a Correction to Its Disability Story. Here’s Why It’s Still Wrong.” Center for American Progress, Talk Poverty blog (Apr. 18, 2017).

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

3. The Post should remove the maps and data visualizations, which continue to include not only working-age adults but also adults age 65 and older, and which use estimates for Disabled Adult Child beneficiaries and disabled widows and widowers.
4. The Post should issue a correction in print and prominently online of the statement that in rural communities "...as many as one-third of working-age adults live on monthly disability checks..."

Finally, as the Washington Post continues this series, we urge the Post to inform its readers of important facts about our Social Security system, including disability insurance, and to explore systemic solutions to reducing poverty in rural areas including for people with disabilities. Key facts include the following:

### **Social Security: Essential Insurance for Retirement, Death, and Disability**

- About 57 million Americans, or 1 in 5, live with disabilities; about 38 million, or 1 in 10, have a severe disability.<sup>4</sup> Only people with disabilities that meet the Social Security Act's stringent standards can receive disability benefits from our Social Security system. Approximately 14 million Americans with severe and work-limiting disabilities receive Social Security Disability Insurance, Supplemental Security Income, or both.<sup>5</sup>
- Workers and their employers pay for **Social Security Disability Insurance (SSDI)** through payroll tax contributions of 6.2 percent on earnings, each. Earnings above a taxable maximum (\$127,200 in 2017) are not taxed.
- In return for their contributions, about 90 percent of workers age 21 to 64 in covered employment are fully insured under Social Security in the event of a qualifying disability.<sup>6</sup>
- On average, people work and pay into Social Security for 22 years before becoming eligible for SSDI.<sup>7</sup>
- Most workers have little savings to fall back on in the event of a life-changing disability, so Social Security disability benefits are critical. Only about 1 in 3 civilian workers has long term disability (LTD) insurance through their employer,<sup>8</sup> and private LTD benefits are often less adequate than those received under Social Security.<sup>9</sup>

### **Social Security's Disability Standard is Strict; Most Applications Are Denied**

- **The Social Security Act's disability standard is one of the strictest in the developed world.** According to the Organisation for Economic Co-operation and Development (OECD), the U.S. has the most restrictive and least generous

<sup>4</sup> U.S. Census Bureau, Current Population Reports, Americans with Disabilities: 2010 (Jul. 2012).

<sup>5</sup> Social Security Administration, Monthly Statistical Snapshot, Feb. 2017.

<sup>6</sup> Social Security Administration, Fact Sheet on the Old-Age, Survivors, and Disability Insurance Program, Dec. 2016.

<sup>7</sup> Paul O'Leary, Elisa Walker, & Emily Roessel, "Social Security Disability Insurance at Age 60: Does It Still Reflect Congress' Original Intent?" Social Security Administration Issue Paper No. 2015-01 (Sept. 2015).

<sup>8</sup> Department of Labor, Bureau of Labor Statistics, "Employee Benefits Survey, Table 16. Insurance benefits: Access, participation, and takeup rates, civilian workers, National Compensation Survey, Mar. 2016."

<sup>9</sup> Lisa Ekman, "Automatic Enrollment in Private Disability Insurance." Center on Budget and Policy Priorities (Oct. 2015).

disability benefit system of all OECD member countries, except Korea.<sup>10</sup>

- **Most applicants for Social Security disability benefits are denied. Fewer than 4 in 10 SSDI applications are approved, even after all stages of appeal.**<sup>11</sup>
- Social Security has a uniform, nationwide standard for disability benefits. If Social Security determines that an applicant has the capacity to perform a previous job or any other job in the national economy, the application is denied even if those jobs are not available near where the applicant lives.
- Beneficiaries have severe impairments and conditions such as cancers, kidney failure, congestive heart failure, emphysema, and multiple sclerosis.
- Many are terminally ill: 1 in 5 male SSDI beneficiaries and nearly 1 in 6 female SSDI beneficiaries die within 5 years of receiving benefits.<sup>12</sup> SSDI beneficiaries are three times as likely to die as other people their age.<sup>13</sup>

### **Fewer People Are Receiving Social Security Disability Benefits**

- As the baby boomers age into retirement, **growth in SSDI has already begun to level off and is projected to decline further in the coming years.**
- As of February 2017, the number of SSDI disabled worker beneficiaries decreased in 8 of the past 9 quarters and all of the past 15 months.<sup>14</sup>
- The number of SSDI disabled worker applications and awards has declined each year since 2010.<sup>15</sup>
- While economic downturns tend to boost *applications* for benefits, research finds that they have a much smaller effect on *awards*. While applications for SSDI increased during the Great Recession, the award rate declined, suggesting that applicants for benefits who did not meet Social Security's strict disability standard were screened out.<sup>16</sup>

In closing, the undersigned members of CCD urge The Washington Post to correct its recent article, "Disabled, or Just Desperate?", to provide its readers with a more accurate and fuller understanding of the prevalence of disability benefit receipt in rural counties.

We also encourage you to use the Co-Chairs of the CCD Social Security Task Force as a resource on Social Security's disability programs. They can also connect you with other national and local perspectives on the successes and barriers that many people with disabilities experience in small and large communities. The Social Security Task Force Co-Chairs are: Lisa Ekman, National Organization of Social Security Claimants'

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<sup>10</sup> OECD, "Sickness, Disability, and Work: Breaking the Barriers: A Synthesis of Findings across OECD Countries", Table 3.A2.1 (2010).

<sup>11</sup> Social Security Administration, Annual Statistical Report on the Social Security Disability Insurance Program, 2015, Chart 11 and Table 60. (2016).

<sup>12</sup> Tim Zayat, Social Security Disability Insurance Program Worker Experience. Table 13.—Disabled Workers Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls (excluding possibility of recovery), by Duration. Social Security Administration, Office of the Chief Actuary, Actuarial Study 123 (Aug. 2015).

<sup>13</sup> Kathy Ruffing, "No Surprise: Disability Beneficiaries Experience High Death Rates," Center on Budget and Policy Priorities, Off the Charts Blog (Apr. 4, 2013).

<sup>14</sup> Social Security Administration, Office of the Chief Actuary, Disabled worker beneficiary statistics by calendar year, quarter, and month. Accessed Mar. 31, 2017.

<sup>15</sup> Id.

<sup>16</sup> Center on Budget and Policy Priorities, Chartbook: Social Security Disability Insurance, Part II (Aug. 2016).

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Sincerely,

ACCSES

American Association on Health and Disability  
American Association of People with Disabilities  
American Foundation for the Blind  
American Network of Community Options and Resources (ANCOR)  
Autistic Self Advocacy Network  
Bazelon Center for Mental Health Law  
Brain Injury Association of America  
Christopher & Dana Reeve Foundation  
Community Legal Services  
Disability Rights Education and Defense Fund  
Easterseals  
Epilepsy Foundation  
Institute for Educational Leadership  
Justice in Aging  
National Alliance on Mental Illness  
National Association of Councils on Developmental Disabilities  
National Association of Disability Representatives  
National Center for Learning Disabilities  
National Committee to Preserve Social Security and Medicare  
National Disability Institute  
National Disability Rights Network  
National Organization of Social Security Claimants' Representatives  
Paralyzed Veterans of America  
Parent to Parent USA  
TASH  
The Advocacy Institute  
The Arc of the United States  
The National Council on Independent Living  
United Cerebral Palsy  
United Spinal Association