Social Security Disability Insurance:

A Lifeline for American Workers and Families

July 2015

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Executive Summary

The Social Security Disability Insurance (SSDI) program is an important and vital lifeline to millions of American workers and their families. For 11 million beneficiaries — workers with disabilities, their spouses, and their dependent children — SSDI helps pay the rent and put food on the table. These beneficiaries, including 9 million workers with disabilities, earned coverage under the Social Security system by working for decades before losing their capacity to work at the onset of a severe disability. Though millions of workers have benefited from SSDI over its nearly 60 years of existence, many Americans are unfamiliar with how the program works and who benefits. This report lays out the basic facts about SSDI and its importance for working families.

- **Workers Earn Insurance Coverage by Working and Paying into Social Security.** Today more than 150 million Americans are covered by the SSDI program in the event of a disability that prevents work. Current SSDI beneficiaries worked and paid into Social Security for an average of 22 years before becoming eligible for SSDI.

- **Disability Insurance Protects the Middle Class.** Most individuals receiving SSDI earned middle-class wages before becoming disabled. In the highest-earning five years prior to qualifying for SSDI, worker-beneficiaries earned $42,000 per year, on average.

- **Beneficiaries Face Serious Disabilities.** SSDI's worker-beneficiaries face serious, and in many cases life-threatening, disabilities that prevent or limit substantial employment. About one-in-five men and one-in-six women on SSDI die within five years of becoming eligible for the program.

- **Disability Benefits are Modest.** SSDI is a major source of income for recipients, helping families make ends meet, but SSDI replaces only a fraction – about one-third – of beneficiaries' pre-disability earnings.

- **SSDI Helps Reduce Poverty.** Despite modest benefits, the SSDI program helps keep about 3 million Americans out of poverty, and reduces the depth of poverty for another 1.9 million Americans.

In 2016, SSDI beneficiaries could face a deep and abrupt 19 percent reduction in their disability insurance benefits if lawmakers fail to act to remedy a long-projected shortfall in the program's finances. The shortfall was caused by a long-foreseen increase in the number of beneficiaries as population growth, the aging of the population, and increases in women's labor force participation raised the number of workers who contribute to and qualify for the program. The Social Security Trust Fund overall currently has enough money to provide full benefits to both DI beneficiaries and retirees for almost the next two decades, but funding across the two programs is out of balance. The President has proposed a simple solution that policymakers have taken many times in the past on a bipartisan basis: rebalance the Social Security program in a way that ensures workers with disabilities, retirees, and survivors receive the full amount of earned and expected benefits while policymakers develop longer-term policies to strengthen the Social Security program as a whole.

Disability Insurance is a Lifeline for Workers and Families

Social Security Disability Insurance (SSDI) is a critical component of our nation's Social Security system, which provides insurance to workers and their families in retirement and in the event of a serious, long-term disability that precludes the capacity to earn a living. Today, more than 150 million American workers are protected against a catastrophic loss of income due to disability through the insurance they earned with their Social Security taxes and work history.[1]

SSDI Serves as a Lifeline for 11 Million Americans

Source: Social Security Administration (SSA), Dec. 2014

SSDI currently provides a vital lifeline to 9 million disabled worker-beneficiaries who find themselves unable to continue earning a living because of a severe disability, ensuring that they and their families can still pay their bills and put food on the table. As with Social Security retirement benefits, SSDI is available to Americans who have a significant work history and have paid a portion of their paychecks into the program. In total, 11 million Americans receive SSDI, including 9 million worker-beneficiaries and 2 million dependent children and spouses of worker-beneficiaries. About one million military veterans receive SSDI.[2]

SSDI provides critical protection to America's hardworking middle class. Most SSDI worker-beneficiaries worked and paid into Social Security for decades before becoming disabled and receiving SSDI benefits – on average, beneficiaries worked for 22 years before receiving SSDI – and most SSDI worker-beneficiaries worked in middle-class jobs. The average SSDI recipient earned about $42,000 per year (in 2014 wage levels) in their highest-earning five years prior to becoming disabled and qualifying for SSDI, similar to the national average wage.[3] Though SSDI replaces only a modest portion of a worker's lost earnings, these benefits stand between millions of families and severe financial hardship. For families receiving SSDI, Social Security Disability Insurance benefits constitute more than half of total family income.[4]

Over the past several decades, population growth, population aging, and increases in women's labor force participation have contributed to the long-foreseen growth in the number of workers who receive SSDI. The number of workers covered by and eligible for SSDI increased as the baby boom generation entered their older working years – when disabilities are far more prevalent – and as more women entered the labor force and became insured against disability. The growth in SSDI has now slowed as baby boomers age into retirement.

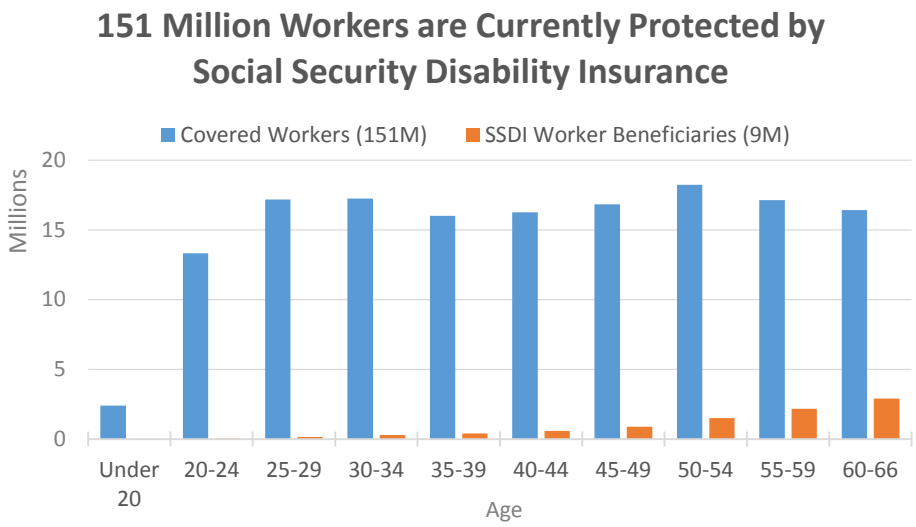
The Social Security Trustees project that in late 2016, SSDI will be unable to pay full benefits to workers as a result of a shortfall in the part of Social Security that finances SSDI.[5] While the overall Social Security system has enough money to pay full disability and retirement benefits to all current beneficiaries, funding is not allocated between the two parts of the program based on need. Without action from Congress to address the SSDI shortfall, 11 million SSDI worker-beneficiaries and family members could face an abrupt 19 percent cut in monthly benefits in late 2016 – benefits that were earned during their working years through payroll contributions to Social Security.

Following the approach policymakers have taken many times in the past when one of the two trust funds were out of balance, the President has proposed a straightforward solution to rebalance tax rates between the Social Security trust funds to ensure that Social Security continues to provide full SSDI benefits. The Social Security program currently has sufficient funding to provide full benefits to retirees, workers with disabilities, and their families for almost the next two decades, if payroll tax rates are allocated between the two parts of Social Security based on funding needs, allowing policymakers time to develop long-term policies to strengthen the Social Security program as a whole.

SSDI Protects Millions of Middle-Class Workers

Social Security disability is an insurance program that workers pay for while they are working. When a worker can no longer maintain substantial employment due to a severe disability, SSDI replaces a portion of lost income.

To receive SSDI benefits, workers must have a significant and recent work history, in addition to a serious disability that prevents them from performing substantial work for a sustained period of time. To be insured under the SSDI program, workers must have generally worked at least one-fourth of the time since age 21 and at least five of the 10 years immediately prior to becoming disabled.



Source: Social Security Administration (SSA), Dec. 2014.

Who Receives Help From Social Security Disability?

The onset of a disabling impairment can occur unexpectedly because of an illness, serious accident, or a chronic condition. When this happens, a worker may need to leave the workforce to seek long-term medical care or may be unable to work due to the disability. For SSDI's 9 million worker-beneficiaries, Social Security helps them and their families avoid the severe financial hardship that can result from experiencing disability. These workers come from many occupations and suffer various impairments, but all face financial challenges that are alleviated by SSDI – including actual SSDI worker-beneficiaries Charlotte, Angela, and Carol.[6]

Charlotte spent years working three part-time jobs and paying Social Security payroll taxes. In 2007, Charlotte experienced a stroke. One of Charlotte's managers sent her straight to the emergency room, but the life-altering effects of the stroke were already taking shape. The next day, while in recovery, Charlotte experienced a second stroke, amplifying the effects on her mobility. Charlotte found herself in the hospital for a full week, and when she was discharged her mobility was restricted and she was unable to work at any of her three jobs. Today, SSDI helps Charlotte pay her bills, keep a roof over her head, and pay for her medication.

Angela worked as a full-time teacher until the debilitating symptoms of her multiple sclerosis became so severe she was unable to maintain the pace required by the position. Multiple sclerosis is a serious disease of the central nervous system that presents individuals with difficulty moving and speaking, as well as chronic pain. When faced with financial hardship due to her inability to work, Angela was approved for SSDI benefits based on medical evidence that confirmed she met the strict definition of disability. Missing the daily interactions with students, Angela sought out work in online education with a major online university. Today, Angela works when her conditions allow her to, and only receives SSDI benefits in months when she is unable to perform substantial work.

At the age of 43, **Carol** awoke in the hospital after being knocked off her bicycle by a motorist. Swelling in Carol's brain introduced a permanent impairment, and erased most of her pre-accident memories. She had to learn to walk, talk, and feed herself again. As Carol regained cognitive function she hoped to return to her previous profession as a highly specialized paper and book conservator. However, in addition to her memory difficulties, she suffered from dizziness, confusion, and exhaustion from what is expected to be a lifelong disability. SSDI helps Carol cope with her disability and focus on rehabilitation.

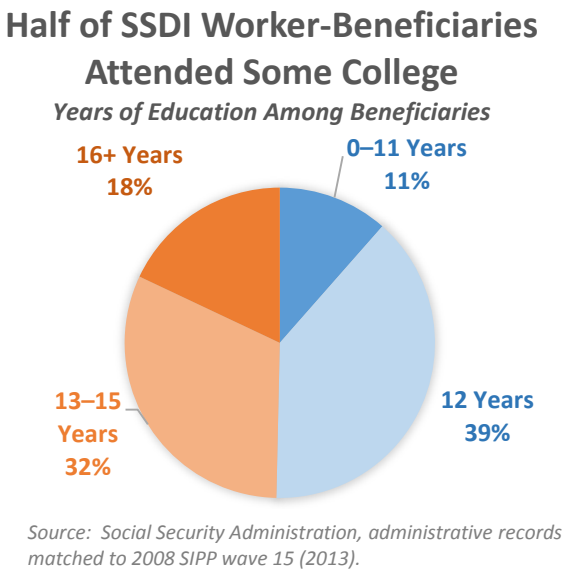
SSDI protects millions of middle-class workers and their families from severe financial hardship when a worker becomes disabled.

- Most SSDI worker beneficiaries worked most or all of their adult lives before becoming disabled. Three-quarters of SSDI worker-beneficiaries worked in 80 percent or more of the years since age 21, and more than half of SSDI worker-beneficiaries worked every year.[7]

- Most SSDI worker-beneficiaries paid into the program for decades. The average worker receiving SSDI benefits today supported the program with Social Security taxes for 22 years before receiving any benefits.[8]

- Most SSDI recipients earned middle-class wages before becoming disabled. At about $42,000 per year, average pre-disability earnings for SSDI worker beneficiaries in their top-earning five years (in 2014 wage levels) are similar to the national average wage of about $47,000 in 2014.[9]

- Half of SSDI beneficiaries attended college. Although workers with less education are somewhat more likely to receive SSDI – in part because they are more likely than other workers to experience health problems and more likely to work in physically demanding jobs[10] – 90 percent of SSDI beneficiaries have at least 12 years of education, the equivalent of a high school diploma, and half of all SSDI beneficiaries were in school for more than 12 years, having attended some college.[11]

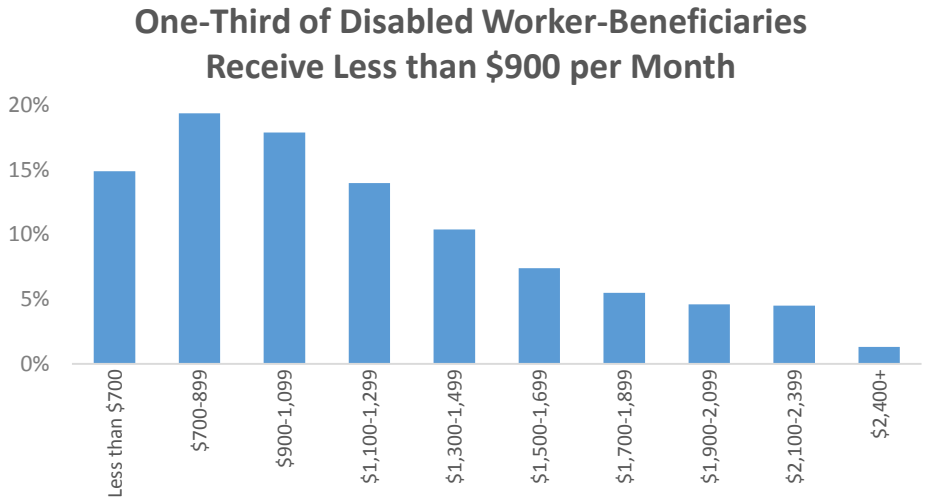


- Disability insurance protects workers in all sectors of the economy. Serious illnesses and disabilities can affect workers in all industries and occupations. SSDI beneficiaries worked in all sectors of the American economy, with large shares coming from the service, manufacturing, and retail sectors. For example, 39 percent of male SSDI beneficiaries worked in the service sector and 23 percent worked in the manufacturing and construction sectors. Among women, 56 percent worked in the service sector, including 26 percent in the health, social services, and education sectors.

SSDI Benefits are Modest but Help Prevent Severe Financial Hardship

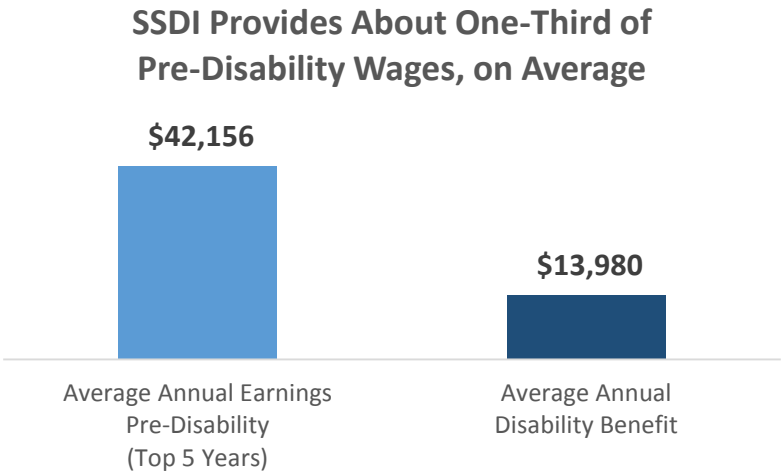
SSDI benefits replace only a fraction of beneficiaries' pre-disability earnings. But for millions of middle-class workers who become unable to work due to disability, SSDI helps prevent them and their families from suffering severe financial hardship. SSDI provides the primary source of income for most beneficiaries, though monthly benefits are modest and considerably less than what beneficiaries earned prior to becoming disabled.

In December 2014, the average benefit for a disabled worker was $1,165 per month, just enough to lift a single person out of poverty.[12] But many beneficiaries receive smaller SSDI amounts: one-third of worker-beneficiaries received less than $900 per month from SSDI.[13] The average benefit for families with a disabled worker and one or more dependent children was about $1,789 per month, slightly above the poverty line for a family of three.[14]



Source: Social Security Administration, Master Beneficiary Record, 100 percent data, Dec. 2014

The amount an individual receives from disability insurance falls well below workers' pre-disability earnings. In their highest-earning five years prior to disability receipt, SSDI beneficiaries earned about $42,000 on average, expressed in 2014 wage levels. SSDI benefits average $13,980 per year, about one-third of the average beneficiary's pre-disability wages.[15]



Source: Social Security Administration (SSA), see Appendix Tables 1 and 2. Benefit estimate annualized based on Dec. 2014 average.

While modest, these benefits make a meaningful difference for people with disabilities who are no longer able to work, helping them keep a roof over their head and food on the table. Overall, Social Security comprises more than half (58 percent) of SSDI beneficiaries' family income; counting Supplemental Security Income (SSI), which is available to those who are disabled (or elderly) and very low-income, SSDI and SSI make up nearly two-thirds of family income for SSDI beneficiaries on average.[16] Still, nearly half of SSDI families continue to rely on earnings for a portion of their family income, either from a working family member or from a beneficiary who is able to work some though

unable to earn a living due to their disability.[17] Even after taking into account other income sources, SSDI households tend to be much lower-income than non-SSDI households.[18]

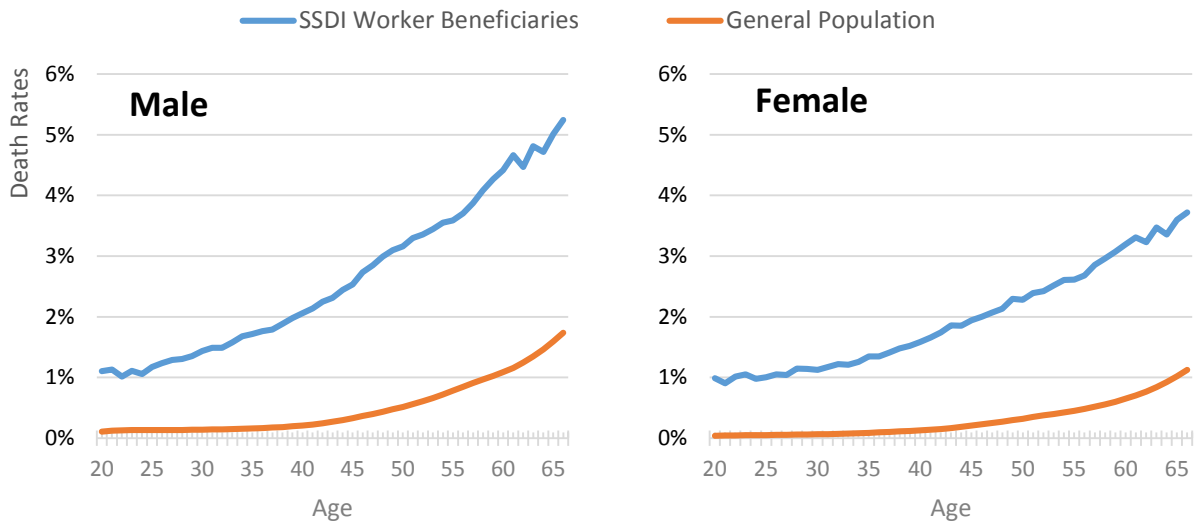
Without the modest benefits provided by the SSDI program, many families dealing with disability would face severe financial hardship. Each year, SSDI keeps 3.0 million people (31 percent of all SSDI beneficiaries) out of poverty and reduces the depth of poverty for 1.9 million people (20 percent of beneficiaries).[19]

SSDI Beneficiaries Have Serious Disabilities and Eligibility Criteria are Stringent

Social Security Disability Insurance helps support individuals who are no longer able to work due to a serious medical condition that precludes substantial work activity and that is expected to last at least a year or result in death. The majority of SSDI beneficiaries (62 percent) have multiple disabling conditions.[20]

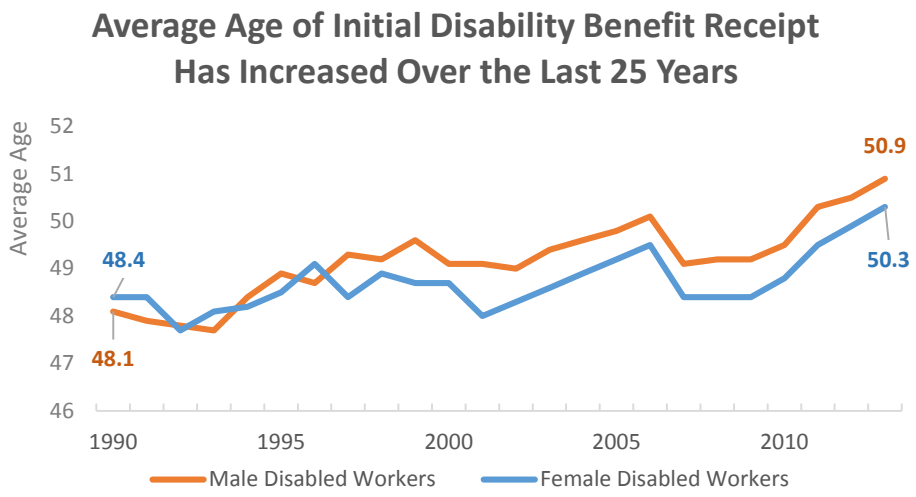
Because they face serious medical impairments, SSDI recipients are at higher risk of death than the general population, and some worker-beneficiaries have life-threatening conditions such as cancer or congestive heart failure. In fact, SSDI worker-beneficiaries are more than three times as likely to die in a year as people the same age in the general population.[21] For many SSDI beneficiaries, life expectancies are short. One-in-five men and nearly one-in-six women who enter the SSDI program die within five years.[22]

SSDI Beneficiaries Have Higher Death Rates Than the General U.S. Population



Source: Social Security Administration (SSA) and 2014 Trustees Report

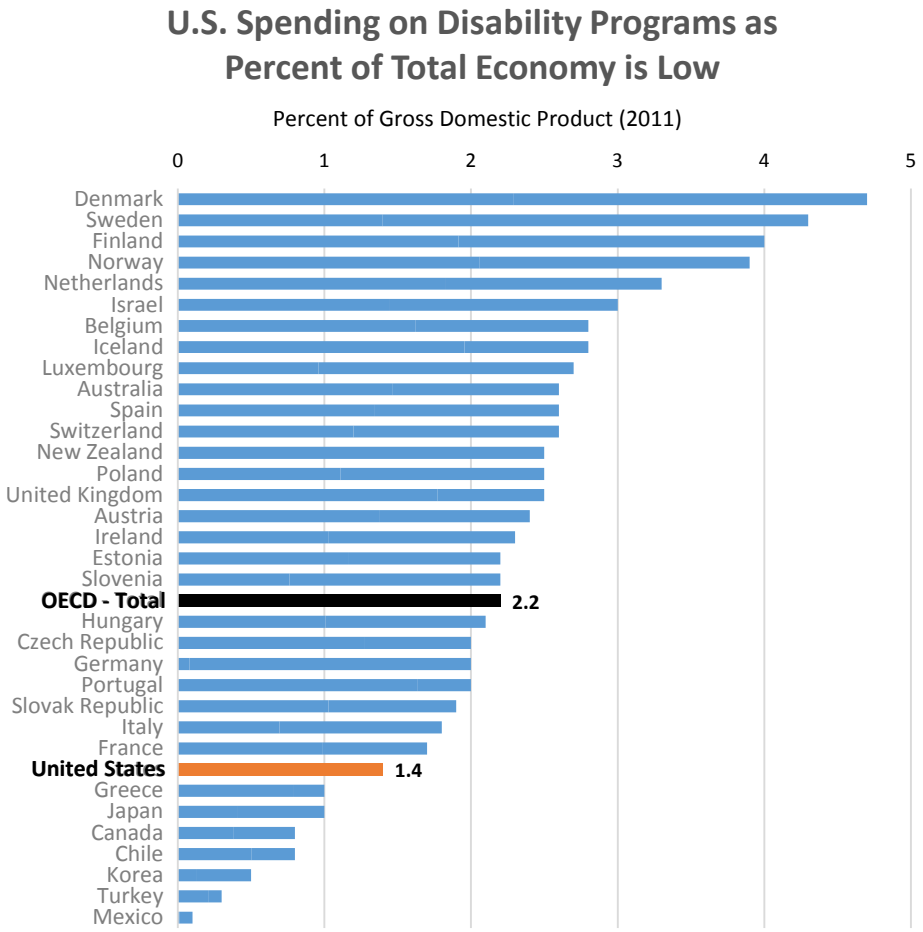
SSDI worker beneficiaries also tend to be older than the general population because the risk of disability increases with age.[23] In fact, workers are twice as likely to receive SSDI at age 50 as at age 40, and twice as likely at age 60 as at age 50.[24] The average age of newly awarded SSDI beneficiaries has gradually increased over the past decade for both men and women, and in 2013 the average was 51 years of age.[25]



Source: Social Security Administration (SSA) 2013 Annual Statistical Report on SSDI, Table 39

The SSDI application process is rigorous and eligibility criteria are stringent. To qualify for SSDI, workers must have a severe and lasting medical condition that makes them unable to perform any job that exists in significant numbers in the national economy – not just their own prior job – given their age, education, and work experience. Overwhelmingly, increases in SSDI program participation are due to demographic changes that have resulted in more workers having the work history and severe disabilities required to qualify for SSDI. By contrast, fraudulent SSDI claims are rare. Based on the best available evidence, the SSDI program has less than one percent fraud.[26] The Social Security Administration (SSA) works aggressively to combat fraud, investigates alleged fraudulent activity, and maintains a high level of integrity for both accurate and timely payments in its programs.[27]

The U.S. is among just a handful of countries – including Canada, Japan, and South Korea – that have what the OECD describes as "the most stringent eligibility criteria for a full disability benefit, including the most rigid reference to all jobs available in the labor market."[28] With modest benefits and strict eligibility criteria, the U.S. spends considerably less on disability benefits as a share of the economy than most other developed nations. [29]



Source: OECD Social Expenditure Aggregated Data. Data include disability pensions and other disability and incapacity benefits.

Changes in the SSDI Program Over Time

As the population and labor force have grown and aged, so too has the number of Americans who are covered by and receive disability insurance. The SSDI program has grown over the past 35 years, serving 11 million Americans today, versus 4.7 million Americans in 1980.[30] Most of this growth is due to well-documented demographic changes, including a growing and aging population and increases in women's labor force participation. According to SSA's Chief Actuary, "The increased cost of the DI program has been foreseen for decades, as it is largely the product of demographic changes that have been well known and understood."[31]

The Social Security Trustees first projected SSDI's 2016 shortfall back in 1995, one year after Congress last rebalanced the Social Security trust funds 21 years ago – evidence that the impact of these demographic shifts has been long foreseen.[32] The growth trends are complex, but many agree that the main source of growth was from baby boomers coming onto the rolls as they reached their most disability-prone years.[33]

SSDI Fraud is Rare and is Taken Very Seriously When It Does Occur

In FY 2014, SSA provided $141 billion in disability insurance benefits to workers and their families. While SSA's goal is zero fraud, sometimes fraud can occur when individuals intentionally misrepresent their circumstances and earnings. SSA takes steps to identify fraudulent claims, recover fraudulent payments whenever possible, and seek legal recourse when fraud does occur. While fraud is extremely rare in SSDI, SSA is continually striving to improve payment accuracy for individuals who are eligible for benefits.[34]

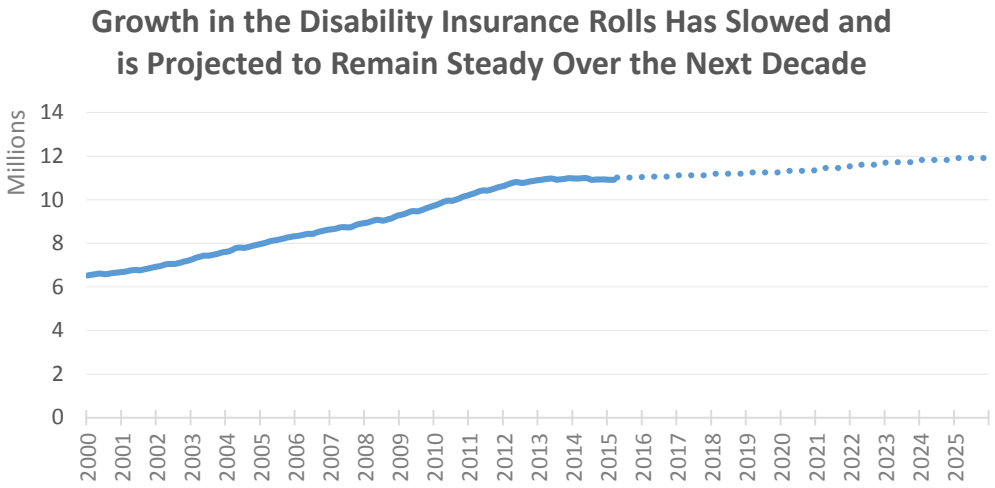
SSA trains all staff in anti-fraud practices, recognizing that the agency's front-line employees are the best line of defense against those who attempt to cheat the system. Recent cases of fraudulent claims in New York and Puerto Rico were first identified by SSA employees. In addition, SSA's Office of the Inspector General (OIG) coordinates Cooperative Disability Investigation (CDI) Units, which bring together personnel from SSA, state Disability Determination Services (DDS), and local law enforcement agencies to investigate and resolve suspected fraud before benefits are ever paid. SSA maintains an active fraud hotline and website so individuals who believe they have witnessed fraud can report the incident for further OIG investigation. SSA is also developing predictive models based on past fraud allegations to help identify potential fraudulent or suspicious behavior in the future.

In addition to combatting rare cases of deliberate fraud, SSA also takes steps to ensure that program rules and eligibility standards are fully enforced. SSA conducts Continuing Disability Reviews (CDRs) related to both medical determinations and employment to ensure that only those who meet the eligibility criteria continue to receive SSDI. In FY 2014, SSA completed about 526,000 medical CDRs and has requested additional funding to increase the number of CDRs conducted. In addition, in March 2015, SSA published a final rule requiring SSDI applicants to disclose all medical evidence relevant to their case. This policy will help ensure SSA is able to render accurate disability decisions. The President's Budget includes full funding for SSA to conduct CDRs, which in 2016 will yield net Federal program savings over the next ten years of roughly $9 per $1 budgeted for dedicated program integrity funding.

Today's Disabled Workers are Tomorrow's Retirees

Just as the aging of the population will increase the number of people receiving Social Security retirement benefits, it has also contributed to growth in the SSDI program. As our workforce ages, the overall incidence of disability increases. And, because the Social Security retirement age has been gradually rising to reach 67 in 2027, older workers with disabilities remain SSDI beneficiaries longer before being converted to Social Security retirement benefits.

Importantly, the SSDI program confronted the aging of the population sooner than the Social Security retirement program. The first cohort of the baby boom generation reached full Social Security retirement age in 2012, but reached age 53 – the typical age at which beneficiaries begin receiving SSDI – back in 1999. As baby boomers are now converting from Social Security disability to retirement, growth in the SSDI program has slowed.



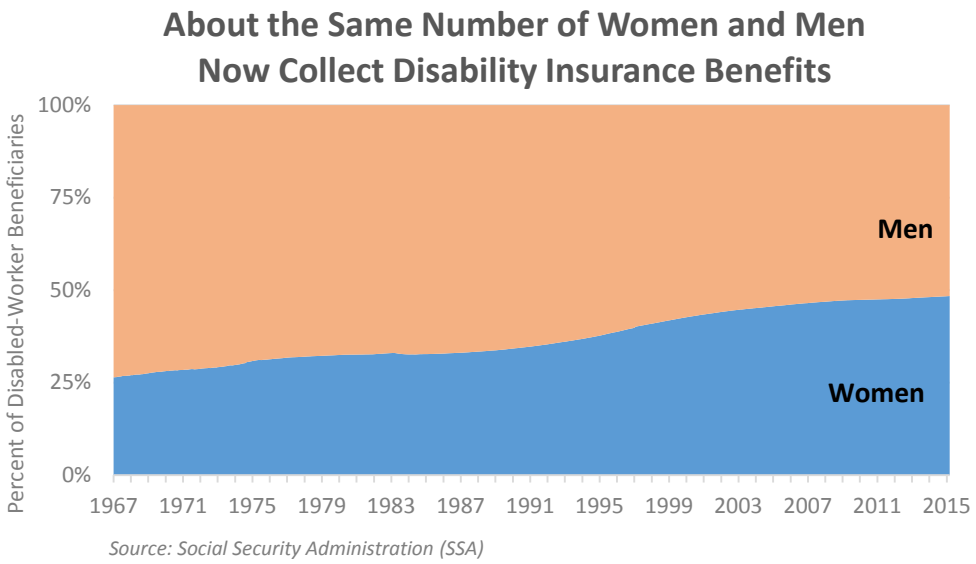
Source: Social Security Administraton (SSA) and FY 2016 President's Budget

More Women are Working and Protected by SSDI

A significant part of the growth in SSDI is the result of more women entering the workforce – a positive trend that has played a substantial role in our economic growth. Between 1970 and 2013, labor force participation among women increased from 43 to 57 percent.[35] As more women work and pay into Social Security, more women achieve insured status and are protected if they become disabled.

The gains in women's labor force participation, as well as their increased educational attainment, have translated into large income gains for American families and the economy overall. Women's earnings have accounted for essentially all of the income gains for American families since 1970 because during the period of rapid wage gains for women, wage growth for men has been flat. For example, median family income grew by nearly $11,000 between 1970 and 2013. If women today still had the same labor force participation and working hours as they did in 1970, median family income in 2013 would have been roughly $9,000 lower.[36]

As more women began working outside the home, they also began contributing Social Security taxes in greater numbers and became more likely to have the work history required to earn insured status under the SSDI program. Meanwhile, women's rate of SSDI receipt has risen modestly over time; this increase is often referred to as women's "catch-up" since now the prevalence of SSDI among insured workers is nearly equal between men and women. Twenty-five years ago, men receiving SSDI outnumbered women by nearly 2 to 1. Today the share of male and female SSDI worker-beneficiaries is nearly equal.[37]



A Path Forward to Protect Workers and Ensure SSDI Solvency

Workers and employers contribute to Social Security through a 12.4 percent payroll tax. Social Security payroll contributions are divided between two trust funds: the Old Age and Survivors Insurance (OASI) Trust Fund which pays Social Security retirement and survivors' benefits, and the SSDI Trust Fund that pays for SSDI.

The Social Security Trustees project that in 2016, the SSDI trust fund will no longer have enough money to pay full DI benefits on a timely basis to SSDI recipients who have earned these benefits. Without Congressional action, worker-beneficiaries and their families could face an immediate benefit cut of about 19 percent.

Over the years, the two Social Security trust funds have faced shortfalls that required a rebalancing to ensure that all Social Security retirees, workers with disabilities, and surviving spouses and children could continue to receive full scheduled benefits. Congress has addressed previous trust fund imbalances many times on a bipartisan basis by reapportioning Social Security tax rates between the retirement and disability trust funds. These adjustments have been in both directions, sometimes shifting more revenues to the retirement part of the program and other times shifting revenues toward SSDI.

The President's FY 2016 Budget proposes the same approach that Congress has taken historically to prevent deep and immediate cuts in disability benefits. The proposal will redirect a small share of Social Security payroll tax rates to rebalance the Social Security program. By rebalancing payroll tax rates within the Social Security system based on the funding needs of the disability and retirement parts of the program, Congress can prevent sharp and sudden benefit cuts while working to develop the long-term policy changes needed to strengthen the entire Social Security program. Combined, the trust funds have enough resources to pay full disability, retirement, and survivors benefits for almost the next two decades.

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[16] Table 4 in Bailey and Hemmeter, 2014.

[17] SSA administrative records matched to 2008 SIPP wave 15 (2013).

[18] For example, the national poverty rate was 14.5% in 2013. In contrast, 20% of DI beneficiaries had family income under the poverty threshold in 2013. Source: Social Security Administration administrative records matched to 2008 SIPP wave 15 (2013).

[19] SSA administrative records matched to 2008 SIPP wave 15 (2013).

[20] SSA, Master Beneficiary Record, 100 percent data.

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Appendix

Table 1: Beneficiaries and Average SSDI Benefits by State, December 2014

	Disabled Workers		*Spouses*		*Children*		*Total*
State	**Number**	**Average Monthly Amount**	**Number**	**Average Monthly Amount**	**Number**	**Average Monthly Amount**	**Number**
U.S.	**8,954,518**	**$1,165**	**148,955**	**$315**	**1,827,619**	**$349**	**10,931,092**
Alabama	236,857	$1,146	3,922	$313	50,971	$345	291,750
Alaska	12,641	$1,148	184	$290	2,672	$326	15,497
Arizona	156,217	$1,208	2,478	$320	30,635	$353	189,330
Arkansas	140,453	$1,110	2,276	$274	32,078	$321	174,807
California	709,509	$1,197	12,586	$337	128,447	$381	850,542
Colorado	107,158	$1,182	1,316	$317	19,805	$357	128,279
Connecticut	81,799	$1,212	793	$331	16,300	$394	98,892
Delaware	27,404	$1,238	261	$311	4,936	$379	32,601
District of Columbia	14,732	$1,031	31	$368	1,819	$326	16,582
Florida	560,856	$1,177	8,352	$312	104,616	$354	673,824
Georgia	285,394	$1,169	4,397	$286	60,189	$346	349,980
Hawaii	23,174	$1,193	431	$301	4,519	$357	28,124
Idaho	43,820	$1,137	842	$289	9,637	$312	54,299
Illinois	289,730	$1,188	4,508	$321	58,084	$356	352,322
Indiana	208,645	$1,174	3,211	$318	44,234	$341	256,090
Iowa	78,016	$1,109	925	$277	14,733	$325	93,674
Kansas	75,123	$1,140	931	$305	15,673	$329	91,727
Kentucky	208,016	$1,138	4,880	$331	44,292	$342	257,188
Louisiana	157,558	$1,126	3,977	$338	36,040	$325	197,575
Maine	59,093	$1,085	788	$298	13,029	$324	72,910
Maryland	130,696	$1,205	1,021	$344	23,842	$383	155,559
Massachusetts	205,642	$1,163	1,854	$315	47,459	$365	254,955
Michigan	353,522	$1,215	6,337	$328	76,889	$348	436,748
Minnesota	127,364	$1,157	1,273	$293	26,424	$333	155,061
Mississippi	132,596	$1,113	2,346	$284	30,143	$329	165,085
Missouri	222,218	$1,136	3,060	$293	44,424	$334	269,702
Montana	27,807	$1,102	490	$278	4,679	$325	32,976
Nebraska	42,347	$1,102	431	$280	8,558	$318	51,336
Nevada	64,243	$1,228	801	$334	11,400	$366	76,444
New Hampshire	48,091	$1,192	426	$302	12,842	$351	61,359
New Jersey	203,208	$1,280	2,868	$336	42,522	$424	248,598
New Mexico	64,694	$1,109	1,211	$300	12,871	$310	78,776
New York	516,900	$1,200	8,251	$330	110,100	$375	635,251
North Carolina	332,173	$1,165	4,527	$287	63,821	$356	400,521
North Dakota	14,048	$1,080	167	$271	2,522	$312	16,737
Ohio	356,270	$1,126	5,980	$318	68,721	$324	430,971
Oklahoma	127,712	$1,122	2,264	$301	26,198	$318	156,174
Oregon	109,329	$1,164	1,885	$310	17,666	$358	128,880
Pennsylvania	409,608	$1,168	6,356	$316	83,428	$349	499,392
Rhode Island	37,422	$1,135	272	$276	7,853	$344	45,547
South Carolina	179,872	$1,183	2,653	$296	35,070	$363	217,595
South Dakota	19,250	$1,082	187	$234	3,777	$307	23,214
Tennessee	252,231	$1,137	4,255	$288	50,138	$337	306,624
Texas	574,012	$1,144	12,073	$313	129,711	$327	715,796
Utah	47,947	$1,162	796	$323	11,627	$330	60,370
Vermont	22,600	$1,097	248	$278	4,918	$333	27,766
Virginia	212,945	$1,173	3,297	$328	42,994	$362	259,236
Washington	179,192	$1,180	2,526	$328	31,948	$357	213,666
West Virginia	93,837	$1,182	3,355	$381	18,177	$351	115,369
Wisconsin	161,894	$1,159	2,095	$280	34,172	$330	198,161
Wyoming	13,170	$1,159	188	$331	2,353	$351	15,711

Sources: Social Security Administration (SSA), Master Beneficiary Record, 100 percent data; and U.S. Postal Service geographic data.

Table 2: Earnings in top 5 years* prior to disability receipt by State, 2014 wage levels**

	Mean			*Median*		
	All	**Male**	**Female**	**All**	**Male**	**Female**
U.S.	**$42,156**	**$48,305**	**$35,476**	**$36,186**	**$43,358**	**$30,637**
Alabama	$39,535	$46,437	$32,464	$33,896	$41,880	$28,041
Alaska	$44,578	$51,415	$36,211	$37,210	$43,964	$31,949
Arizona	$45,268	$50,948	$39,126	$39,530	$46,197	$34,431
Arkansas	$37,822	$44,055	$31,076	$33,251	$40,228	$27,587
California	$46,526	$51,304	$41,033	$40,099	$45,669	$35,197
Colorado	$43,331	$48,650	$37,614	$37,486	$43,565	$32,581
Connecticut	$45,005	$50,336	$39,561	$39,518	$46,136	$35,234
Delaware	$45,218	$51,462	$39,066	$39,750	$47,192	$34,380
District of Columbia	$36,084	$37,117	$35,009	$31,787	$32,867	$30,642
Florida	$43,566	$49,340	$37,176	$37,452	$43,899	$31,995
Georgia	$41,220	$47,002	$35,321	$36,248	$42,882	$31,068
Hawaii	$45,023	$49,557	$38,858	$39,694	$44,473	$34,598
Idaho	$40,705	$48,054	$32,365	$34,750	$43,860	$28,105
Illinois	$43,437	$50,311	$36,139	$37,737	$46,258	$31,852
Indiana	$41,291	$48,773	$33,491	$35,987	$45,212	$29,739
Iowa	$37,690	$43,463	$31,402	$33,365	$40,947	$28,116
Kansas	$39,544	$45,596	$33,471	$34,558	$41,856	$29,453
Kentucky	$40,375	$47,975	$30,999	$34,086	$43,091	$27,085
Louisiana	$40,841	$48,564	$30,662	$33,701	$43,444	$25,407
Maine	$36,916	$42,473	$30,373	$32,005	$38,431	$26,758
Maryland	$43,614	$47,809	$39,425	$38,211	$42,981	$34,634
Massachusetts	$41,890	$47,349	$36,240	$36,311	$42,317	$32,069
Michigan	$45,472	$53,187	$37,310	$38,938	$49,083	$31,812
Minnesota	$40,259	$45,806	$34,380	$35,443	$42,116	$30,795
Mississippi	$37,868	$44,229	$31,079	$32,744	$40,146	$27,138
Missouri	$39,700	$46,222	$32,707	$34,060	$41,589	$28,518
Montana	$39,576	$46,717	$31,102	$33,339	$42,348	$26,675
Nebraska	$37,202	$42,904	$31,629	$32,787	$39,602	$28,052
Nevada	$47,252	$53,941	$39,945	$41,261	$49,091	$35,479
New Hampshire	$42,039	$48,764	$35,646	$37,190	$44,970	$32,027
New Jersey	$49,578	$56,529	$42,597	$43,086	$51,826	$37,152
New Mexico	$39,376	$44,492	$33,229	$33,608	$39,275	$28,088
New York	$45,695	$52,187	$38,758	$38,693	$45,907	$33,281
North Carolina	$40,585	$45,999	$35,187	$36,042	$42,027	$31,585
North Dakota	$35,892	$42,148	$28,684	$30,389	$37,992	$25,379
Ohio	$39,772	$46,369	$32,363	$33,943	$41,999	$28,138
Oklahoma	$39,909	$46,697	$32,654	$34,691	$42,928	$28,295
Oregon	$42,777	$48,978	$35,598	$37,273	$45,132	$31,055
Pennsylvania	$41,686	$48,086	$34,824	$36,335	$44,294	$30,555
Puerto Rico	$33,952	$37,013	$30,027	$28,320	$30,949	$25,901
Rhode Island	$40,357	$46,167	$34,448	$35,077	$42,337	$30,370
South Carolina	$41,564	$47,782	$35,248	$37,055	$44,013	$31,752
South Dakota	$36,588	$42,201	$30,430	$31,628	$38,626	$26,869
Tennessee	$39,416	$45,559	$33,058	$34,474	$41,256	$29,257
Texas	$41,140	$47,464	$34,205	$35,145	$42,289	$29,134
Utah	$41,710	$49,419	$33,542	$35,617	$45,225	$29,550
Vermont	$36,904	$41,160	$32,221	$32,623	$37,553	$28,290
Virgin Islands	$42,675	$46,977	$38,362	$37,088	$43,387	$32,418
Virginia	$41,381	$47,411	$35,163	$35,909	$42,718	$30,664
Washington	$43,406	$49,394	$36,828	$37,454	$44,629	$31,904
West Virginia	$43,629	$52,249	$30,645	$36,069	$46,937	$26,120
Wisconsin	$40,217	$46,908	$33,301	$35,228	$44,001	$29,571
Wyoming	$42,162	$51,233	$31,681	$35,088	$46,860	$26,938

*Source: Social Security Administration (SSA), 100 percent Disability Analysis File (DAF) 2013 and Master Earnings File (MEF) 2013. Note: Includes SSDI workers age 18 to full retirement age who were in current pay or suspense status due to work in December 2013. * The 5-year average includes years with zero earnings if there are less than 5 years with earnings. ** The projected national Average Wage Index (AWI) for 2014 is $46,787.*