



Social Security Disability Insurance

Disability Insurance (DI) is the portion of Social Security that makes payments to disabled workers and to their families until those workers reach the age at which they are eligible to receive full retired-worker benefits under the Old-Age and Survivors Insurance program. DI is funded primarily through payroll taxes on employers and workers, who each pay 0.9 percent of earnings; self-employed workers pay the entire 1.8 percent tax.

To receive DI benefits, beneficiaries must have worked in the past but currently be unable to perform “substantial” work because of a disability. CBO’s projections of outlays for DI benefits are based on the number of beneficiaries and their average benefits.

Social Security Disability Insurance

	Actual, 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2025- 2029	2025- 2034
BUDGET INFORMATION														
Billions of dollars, by fiscal year														
Estimated Outlays	149.7	153.4	160.5	170.4	179.8	186.0	193.3	199.8	207.0	214.8	223.7	236.1	890.0	1,971.4
Components of the Social Security Disability Insurance Program														
Estimated Outlays for Regular Benefits	138.6	141.9	144.5	152.4	161.2	166.1	173.7	180.2	186.7	193.8	201.8	210.5	797.9	1,770.9
Estimated Outlays for Retroactive Benefits	11.0	11.4	15.8	17.9	18.4	19.7	19.4	19.4	20.1	20.8	21.7	22.3	91.2	195.5
Estimated Outlays for Vocational Rehabilitation, Demonstration Projects, and Other	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	1.3	2.8
PARTICIPATION AND BENEFIT INFORMATION														
By calendar year														
Beneficiaries on December 31 (Thousands of people)														
Disabled Workers														
Men	3,686	3,599	3,655	3,727	3,745	3,792	3,803	3,811	3,821	3,847	3,881	3,917	n.a.	n.a.
Women	<u>3,680</u>	<u>3,595</u>	<u>3,651</u>	<u>3,724</u>	<u>3,745</u>	<u>3,792</u>	<u>3,804</u>	<u>3,811</u>	<u>3,822</u>	<u>3,848</u>	<u>3,883</u>	<u>3,920</u>	n.a.	n.a.
All Disabled Workers	7,366	7,194	7,307	7,451	7,489	7,584	7,607	7,622	7,643	7,695	7,764	7,837	n.a.	n.a.
Spouses	88	85	85	84	83	82	81	79	78	77	76	75	n.a.	n.a.
Children	<u>1,060</u>	<u>999</u>	<u>1,005</u>	<u>1,020</u>	<u>1,035</u>	<u>1,061</u>	<u>1,066</u>	<u>1,065</u>	<u>1,066</u>	<u>1,066</u>	<u>1,069</u>	<u>1,071</u>	n.a.	n.a.
Total Beneficiaries	8,514	8,278	8,397	8,555	8,607	8,727	8,754	8,766	8,787	8,838	8,909	8,983	n.a.	n.a.
Average Monthly Benefit on December 31 (Dollars)														
Disabled Workers														
Men	1,686	1,748	1,807	1,867	1,930	1,998	2,066	2,136	2,209	2,284	2,362	2,441	n.a.	n.a.
Women	<u>1,388</u>	<u>1,441</u>	<u>1,491</u>	<u>1,541</u>	<u>1,592</u>	<u>1,648</u>	<u>1,705</u>	<u>1,763</u>	<u>1,823</u>	<u>1,885</u>	<u>1,950</u>	<u>2,016</u>	n.a.	n.a.
All Disabled Workers	1,537	1,594	1,649	1,704	1,761	1,823	1,885	1,949	2,016	2,084	2,156	2,229	n.a.	n.a.
Spouses	420	436	450	465	481	498	515	532	550	569	588	608	n.a.	n.a.
Children	492	511	529	546	564	584	604	624	645	667	690	714	n.a.	n.a.
Disabled Workers														
Start of year	7,604	7,366	7,194	7,307	7,451	7,489	7,584	7,607	7,622	7,643	7,695	7,764	n.a.	n.a.
Awards	562	607	862	902	903	953	883	871	873	873	883	876	n.a.	n.a.
Exits	-800	-779	-749	-757	-865	-859	-861	-856	-852	-820	-814	-804	n.a.	n.a.
End of year	7,366	7,194	7,307	7,451	7,489	7,584	7,607	7,622	7,643	7,695	7,764	7,837	n.a.	n.a.

Social Security Disability Insurance

	Actual, 2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2025- 2029	2025- 2034
OTHER INFORMATION														
By calendar year														
Average Wage for Indexing (Dollars)	66,603	70,105	72,439	74,799	77,358	80,082	82,868	85,714	88,615	91,588	94,631	97,792	n.a.	n.a.
Taxable Maximum (Dollars)	160,200	168,600	176,100	185,100	191,400	197,700	204,300	211,500	219,000	226,500	234,000	242,100	n.a.	n.a.
PIA for Hypothetical "Lifelong Average"														
Disabled Worker (Age 50, in dollars)	2,338	2,459	2,553	2,678	2,765	2,857	2,955	3,059	3,166	3,274	3,385	3,499	n.a.	n.a.
Maximum PIA (Age 50, in dollars)	3,787	3,984	4,135	4,340	4,483	4,637	4,798	4,968	5,137	5,309	5,489	5,675	n.a.	n.a.
COLA (Percent)	3.2	3.1	2.4	2.2	2.1	2.2	2.2	2.2	2.2	2.2	2.2	2.2	n.a.	n.a.
First Month for Which COLA Is Effective	12/2023	12/2024	12/2025	12/2026	12/2027	12/2028	12/2029	12/2030	12/2031	12/2032	12/2033	12/2034	n.a.	n.a.

Components may not sum to totals because of rounding; COLA = cost-of-living adjustment; PIA = primary insurance amount; n.a. = not applicable.

The projections account for the estimated effects of a final rule that would shorten the period that the Social Security Administration uses to determine whether an individual's past work is relevant to a disability determination.

See Social Security Administration, "Intermediate Improvement to the Disability Adjudication Process: Including How We Consider Past Work; Correction," Final Rule, 89 Fed. Reg. 27653 (April 18, 2024), <https://tinyurl.com/2p73bjnd>.