



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

	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2026-2030	2026-2035
BUDGET INFORMATION														
Billions of dollars, by fiscal year														
Estimated Outlays	153.9	160.7	170.9	181.2	188.5	196.2	203.0	210.6	218.4	226.9	236.2	246.3	939.8	2,078.2
Components of the Social Security Disability Insurance Program														
Estimated Outlays for Regular Benefits	140.2	144.0	151.8	161.7	167.5	175.7	182.4	189.2	196.4	204.0	212.6	221.9	839.1	1,863.2
Estimated Outlays for Retroactive Benefits	13.5	16.7	19.0	19.4	20.8	20.3	20.5	21.2	21.8	22.8	23.4	24.3	100.0	213.5
Estimated Outlays for Vocational Rehabilitation, Demonstration Projects, and Other	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	1.1	2.6
PARTICIPATION AND BENEFIT INFORMATION														
By calendar year														
Beneficiaries on December 31 (Thousands of people)														
Disabled Workers														
Men	3,601	3,665	3,753	3,789	3,843	3,858	3,871	3,889	3,906	3,936	3,976	4,021	n.a.	n.a.
Women	<u>3,596</u>	<u>3,657</u>	<u>3,740</u>	<u>3,769</u>	<u>3,813</u>	<u>3,816</u>	<u>3,815</u>	<u>3,819</u>	<u>3,820</u>	<u>3,835</u>	<u>3,860</u>	<u>3,891</u>	n.a.	n.a.
All Disabled Workers	7,197	7,322	7,492	7,557	7,656	7,675	7,686	7,708	7,726	7,772	7,836	7,912	n.a.	n.a.
Spouses	85	85	85	84	84	83	81	80	79	78	77	77	n.a.	n.a.
Children	<u>1,006</u>	<u>1,020</u>	<u>1,046</u>	<u>1,072</u>	<u>1,109</u>	<u>1,126</u>	<u>1,137</u>	<u>1,147</u>	<u>1,154</u>	<u>1,159</u>	<u>1,165</u>	<u>1,170</u>	n.a.	n.a.
Total Beneficiaries	8,288	8,427	8,623	8,713	8,849	8,884	8,904	8,935	8,959	9,009	9,078	9,159	n.a.	n.a.
Disabled Workers														
Start of year	7,366	7,197	7,322	7,492	7,557	7,656	7,675	7,686	7,708	7,726	7,772	7,836	n.a.	n.a.
Awards	618	879	925	922	969	889	880	884	871	884	873	880	n.a.	n.a.
Exits	-786	-755	-755	-857	-871	-870	-868	-862	-853	-838	-809	-804	n.a.	n.a.
End of year	7,197	7,322	7,492	7,557	7,656	7,675	7,686	7,708	7,726	7,772	7,836	7,912	n.a.	n.a.
Average Monthly Benefit on December 31 (Dollars)														
Disabled Workers														
Men	1,739	1,800	1,866	1,934	2,007	2,077	2,149	2,225	2,303	2,384	2,468	2,555	n.a.	n.a.
Women	<u>1,433</u>	<u>1,484</u>	<u>1,539</u>	<u>1,595</u>	<u>1,653</u>	<u>1,711</u>	<u>1,770</u>	<u>1,832</u>	<u>1,896</u>	<u>1,963</u>	<u>2,031</u>	<u>2,103</u>	n.a.	n.a.
All Disabled Workers	1,586	1,642	1,703	1,765	1,831	1,895	1,961	2,030	2,102	2,176	2,253	2,333	n.a.	n.a.
Spouses	433	448	465	482	500	517	535	554	574	594	614	636	n.a.	n.a.
Children	508	526	546	565	586	606	627	648	671	695	719	745	n.a.	n.a.

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	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2026-2030	2026-2035
OTHER INFORMATION														
By calendar year														
Average Wage for Indexing (Dollars)	70,362	72,945	75,179	78,088	81,111	84,099	87,063	90,065	93,138	96,327	99,633	103,055	n.a.	n.a.
Taxable Maximum (Dollars)	168,600	176,100	186,000	192,600	198,600	206,400	214,200	222,300	230,100	237,900	246,000	254,400	n.a.	n.a.
PIA for Hypothetical "Lifelong Average"														
Disabled Worker (Age 50, in dollars)	2,445	2,552	2,696	2,789	2,875	2,984	3,099	3,213	3,326	3,441	3,558	3,684	n.a.	n.a.
Maximum PIA (Age 50, in dollars)	3,961	4,133	4,368	4,522	4,664	4,842	5,029	5,210	5,390	5,575	5,768	5,973	n.a.	n.a.
COLA (Percent)	2.5	2.4	2.5	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.3	n.a.	n.a.
First Month for Which COLA Is Effective	12/2024	12/2025	12/2026	12/2027	12/2028	12/2029	12/2030	12/2031	12/2032	12/2033	12/2034	12/2035	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.