



## **Social Security Disability Insurance**

Disability Insurance (DI) is the portion of Social Security that pays benefits 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. To receive DI benefits, beneficiaries must have worked in the past but currently be unable to perform “substantial” work because of a disability.

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. Taxable earnings are subject to an annual maximum.

CBO’s projections of outlays for DI benefits are based on the number of beneficiaries and their average benefits.

## Social Security Disability Insurance

	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2027- 2031	2027- 2036
<b>BUDGET INFORMATION</b>														
Billions of dollars, by fiscal year														
<b>Estimated Outlays</b>	157.4	163.4	171.3	178.4	184.6	191.1	197.9	204.7	212.3	220.6	229.7	239.3	<b>923.3</b>	<b>2,029.9</b>
<b>Components of the Social Security Disability Insurance Program</b>														
Estimated Outlays for Regular Benefits	141.9	147.4	155.7	160.1	166.0	171.8	178.0	184.4	191.1	198.8	207.1	216.0	<b>831.6</b>	<b>1,829.0</b>
Estimated Outlays for Retroactive Benefits	15.5	15.9	15.5	18.1	18.5	19.1	19.7	20.2	21.0	21.6	22.4	23.2	<b>90.9</b>	<b>199.3</b>
Estimated Outlays for Vocational Rehabilitation, Demonstration Projects, and Other	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	<b>1.0</b>	<b>2.1</b>
<b>PARTICIPATION AND BENEFIT INFORMATION</b>														
By calendar year														
<b>Beneficiaries on December 31 (Thousands of people)</b>														
Disabled Workers														
Men	3,618	3,655	3,666	3,676	3,684	3,696	3,710	3,724	3,751	3,788	3,832	3,872	n.a.	n.a.
Women	<u>3,559</u>	<u>3,618</u>	<u>3,643</u>	<u>3,660</u>	<u>3,667</u>	<u>3,673</u>	<u>3,679</u>	<u>3,681</u>	<u>3,697</u>	<u>3,722</u>	<u>3,753</u>	<u>3,782</u>	n.a.	n.a.
All Disabled Workers	7,178	7,273	7,309	7,335	7,352	7,369	7,389	7,405	7,448	7,510	7,585	7,655	n.a.	n.a.
Spouses	84	84	82	81	80	78	77	76	75	74	74	73	n.a.	n.a.
Children	<u>983</u>	<u>990</u>	<u>1,006</u>	<u>1,023</u>	<u>1,038</u>	<u>1,050</u>	<u>1,060</u>	<u>1,067</u>	<u>1,072</u>	<u>1,079</u>	<u>1,085</u>	<u>1,089</u>	n.a.	n.a.
Total Beneficiaries	8,245	8,347	8,397	8,439	8,470	8,497	8,526	8,548	8,595	8,663	8,744	8,817	n.a.	n.a.
Disabled Workers														
Start of year	7,231	7,178	7,273	7,309	7,335	7,352	7,369	7,389	7,405	7,448	7,510	7,585	n.a.	n.a.
Awards	696	830	867	872	860	860	857	845	857	848	855	858	n.a.	n.a.
Exits	-750	-735	-831	-845	-843	-842	-837	-829	-814	-785	-781	-789	n.a.	n.a.
End of year	7,178	7,273	7,309	7,335	7,352	7,369	7,389	7,405	7,448	7,510	7,585	7,655	n.a.	n.a.
<b>Average Monthly Benefit on December 31 (Dollars)</b>														
Disabled Workers														
Men	1,786	1,851	1,912	1,972	2,036	2,102	2,171	2,242	2,317	2,393	2,471	2,552	n.a.	n.a.
Women	<u>1,480</u>	<u>1,538</u>	<u>1,591</u>	<u>1,644</u>	<u>1,698</u>	<u>1,755</u>	<u>1,813</u>	<u>1,874</u>	<u>1,936</u>	<u>2,001</u>	<u>2,066</u>	<u>2,132</u>	n.a.	n.a.
All Disabled Workers	1,634	1,695	1,752	1,808	1,867	1,929	1,993	2,059	2,128	2,198	2,271	2,344	n.a.	n.a.
Spouses	445	462	477	492	508	524	541	559	578	597	616	636	n.a.	n.a.
Children	527	547	564	582	601	620	641	662	684	706	730	754	n.a.	n.a.

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	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2027-2031	2027-2036
<b>KEY ASSUMPTIONS</b>														
By calendar year														
Average Wage for Indexing (Dollars)	72,312	74,976	77,729	80,508	83,229	85,995	88,865	91,778	94,790	97,919	101,169	104,552	n.a.	n.a.
Taxable Maximum (Dollars)	176,100	184,500	191,100	198,000	205,500	212,700	219,900	227,100	234,900	242,400	250,500	258,600	n.a.	n.a.
PIA for Hypothetical "Lifelong Average"														
Disabled Worker (Age 50, in dollars)	2,561	2,692	2,771	2,867	2,972	3,078	3,182	3,288	3,398	3,510	3,625	3,744	n.a.	n.a.
Maximum PIA (Age 50, in dollars)	4,148	4,363	4,493	4,651	4,824	4,998	5,163	5,331	5,509	5,692	5,880	6,077	n.a.	n.a.
COLA (Percent)	2.8	3.1	2.5	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	n.a.	n.a.
First Month for Which COLA Is Effective	12/2025	12/2026	12/2027	12/2028	12/2029	12/2030	12/2031	12/2032	12/2033	12/2034	12/2035	12/2036	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.