



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

	By Fiscal Year, Billions of Dollars												2023- 2027	2023- 2032
	Actual, 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		
BUDGET INFORMATION														
Estimated Outlays	140.8	141.4	149.1	156.0	163.3	172.9	183.3	188.4	195.4	202.4	209.9	217.8	824.6	1,838.5
Components of the Social Security Disability Insurance Program														
Estimated Outlays for Regular Benefits	131.3	132.2	137.6	142.0	146.7	154.6	164.1	168.9	175.5	182.0	188.8	195.9	745.0	1,656.1
Estimated Outlays for Retroactive Benefits	9.3	9.1	11.3	13.8	16.5	18.2	19.0	19.4	19.7	20.2	20.9	21.7	78.8	180.7
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	0.3	0.3	1.0	2.2
PARTICIPATION AND BENEFIT INFORMATION														
By calendar year														
Beneficiaries on December 31 (Thousands of People)														
Disabled Workers														
Men	3,951	3,820	3,767	3,764	3,818	3,881	3,890	3,894	3,893	3,892	3,894	3,909	n.a.	n.a.
Women	<u>3,926</u>	<u>3,817</u>	<u>3,779</u>	<u>3,787</u>	<u>3,849</u>	<u>3,921</u>	<u>3,937</u>	<u>3,946</u>	<u>3,949</u>	<u>3,950</u>	<u>3,954</u>	<u>3,973</u>	n.a.	n.a.
All Disabled Workers	7,877	7,637	7,547	7,552	7,667	7,801	7,827	7,840	7,842	7,842	7,848	7,883	n.a.	n.a.
Spouses	96	90	86	83	81	80	78	75	73	70	68	66	n.a.	n.a.
Children	<u>1,245</u>	<u>1,132</u>	<u>1,074</u>	<u>1,042</u>	<u>1,041</u>	<u>1,050</u>	<u>1,055</u>	<u>1,058</u>	<u>1,053</u>	<u>1,043</u>	<u>1,036</u>	<u>1,027</u>	n.a.	n.a.
Total Beneficiaries	9,218	8,859	8,707	8,677	8,789	8,931	8,960	8,973	8,968	8,955	8,952	8,976	n.a.	n.a.
Average Monthly Benefit on December 31 (Dollars)														
Disabled Workers														
Men	1,492	1,583	1,637	1,693	1,757	1,825	1,895	1,966	2,039	2,114	2,189	2,266	n.a.	n.a.
Women	<u>1,224</u>	<u>1,301</u>	<u>1,348</u>	<u>1,395</u>	<u>1,449</u>	<u>1,507</u>	<u>1,565</u>	<u>1,626</u>	<u>1,688</u>	<u>1,753</u>	<u>1,818</u>	<u>1,886</u>	n.a.	n.a.
All Disabled Workers	1,358	1,442	1,492	1,544	1,602	1,665	1,729	1,795	1,862	1,932	2,002	2,075	n.a.	n.a.
Spouses	378	397	408	422	438	455	473	491	509	528	547	566	n.a.	n.a.
Children	428	456	472	489	508	529	549	570	591	613	636	660	n.a.	n.a.
Disabled Workers														
Start of year	8,151	7,877	7,637	7,547	7,552	7,667	7,801	7,827	7,840	7,842	7,842	7,848	n.a.	n.a.
Awards	572	566	691	778	880	911	914	894	880	872	873	873	n.a.	n.a.
Exits	-846	-807	-781	-772	-765	-776	-889	-880	-878	-872	-867	-838	n.a.	n.a.
End of year	7,877	7,637	7,547	7,552	7,667	7,801	7,827	7,840	7,842	7,842	7,848	7,883	n.a.	n.a.

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	By Fiscal Year, Billions of Dollars												2023- 2027	2023- 2032
	Actual, 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032		
OTHER INFORMATION														
Average Wage for Indexing (Dollars)	61,866	65,118	67,217	69,320	71,528	73,988	76,707	79,530	82,265	85,069	87,958	90,929	n.a.	n.a.
Taxable Maximum (Dollars)	142,800	147,000	163,500	172,200	177,600	183,300	189,000	195,600	202,800	210,000	217,500	224,700	n.a.	n.a.
PIA for Hypothetical "Lifelong Average"														
Disabled worker (Age 50, in dollars)	2,141	2,210	2,381	2,492	2,570	2,650	2,735	2,832	2,936	3,044	3,146	3,253	n.a.	n.a.
Maximum PIA (Age 50, in dollars)	3,479	3,581	3,855	4,039	4,168	4,302	4,442	4,600	4,771	4,947	5,108	5,278	n.a.	n.a.
COLA (Percent)	5.9	6.0	2.9	2.4	2.3	2.3	2.3	2.4	2.4	2.4	2.3	2.3	n.a.	n.a.
First Month for Which COLA Is Effective	12/2021	12/2022	12/2023	12/2024	12/2025	12/2026	12/2027	12/2028	12/2029	12/2030	12/2031	12/2032	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.