



October 6, 2015

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**PROTECT SOCIAL SECURITY DISABILITY INSURANCE:
CO-SPONSOR THE SOCIAL SECURITY EARNED BENEFITS PAYMENT ACT
(S.2090/H.R. 3621)**

Dear Senator,

On behalf of The Leadership Conference on Civil and Human Rights, a coalition charged by its diverse membership of more than 200 national organizations to promote and protect the rights of all persons in the United States, we write to urge Congress to address the need to maintain a vital part of our Social Security system: Social Security Disability Insurance (SSDI). It is projected that the SSDI fund reserves will be depleted at the end of 2016, at which point revenue coming into the system would cover only about 80 percent of benefits owed to current and future SSDI beneficiaries. We support Senator Ron Wyden's and Representative Sander M. Levin's introduction of the bicameral Social Security Earned Benefits Payment Act (S.2090/H.R. 3621), which would adjust the distribution of incoming payroll taxes between the Social Security trust funds to ensure both funds can pay full benefits through 2034. We urge you to co-sponsor this measure.

The Leadership Conference believes that it is crucial to maintain SSDI so that people with disabilities do not lose the critical safety net that Social Security provides. Many of the communities that The Leadership Conference represents, including people of color and low-income communities, have a disproportionally high percentage of people with disabilities. The Social Security Earned Benefits Payment Act would ensure that all parts of our Social Security system can pay full scheduled benefits through 2034 through a modest reallocation of part of Social Security's 6.2 percent tax rate from the Old-Age and Survivors Insurance (OASI) fund to the SSDI fund. Congress has reallocated these funds 11 times in the past, and should do so again now to ensure that payments to SSDI recipients continue unabated.

The Social Security system was established to provide an efficient and fair way to replace Americans' wages in the event of death, disability, or old age, and we must uphold these values. All American workers must contribute, thereby earning the protections of the Social Security system. The SSDI program is an integral part of this system and is an economic lifeline that protects working people and their families from dire financial hardship in the event that a family breadwinner becomes disabled. The average SSDI benefit for a worker with a disability is a little more than \$1,100 a month, or about \$40 per day. These modest benefits keep millions of people from deep poverty, even homelessness, and serve as the sole or main source of income for about 80 percent of beneficiaries. Any cuts to benefits, coverage, or eligibility could lead to truly devastating effects for both the Americans who currently receive SSDI, and for the millions of workers who pay into Social Security today and may need SSDI in the future.

Today, more than 150 million Americans are covered by the SSDI program. More specifically:



- In total, 11 million Americans receive SSDI benefits, including 9 million worker-beneficiaries and 2 million dependent children and spouses of worker-beneficiaries.
- SSDI beneficiaries include 4.4 million women, 1.8 million African Americans, and 1 million Hispanics.¹
- Minority beneficiaries of Social Security are more likely to receive SSDI benefits than are whites. Twenty-five percent of all black beneficiaries and 32 percent of all other minority beneficiaries receive SSDI benefits, compared with only 12 percent of whites.²
- Poverty rates are about twice as high for SSDI recipients — even after taking their SSDI benefits into account — as for others. Overall about one-fifth of all disabled-worker families are poor, and without SSDI nearly half would be.³

If the nation fails to address adequate funding for SSDI before the reserve is depleted, these communities will feel an immediate impact, and many families may slide further into poverty.

For these reasons, we urge you to co-sponsor and support the Social Security Earned Benefits Payment Act (S. 2090/H.R. 3621), which would reallocate tax rates between the OASI fund and the SSDI fund to ensure that recipients' benefits are not abated or reduced. Thank you for your consideration. If you have any questions, please contact Emily Chatterjee, Senior Counsel, at (202) 466-3648.

Sincerely,

Wade Henderson
President & CEO

Nancy Zirkin
Executive Vice President

¹ Ekman, Lisa, Sutcliffe, T. J. "Just the Facts on Social Security's Disability Programs." *Consortium for Citizens With Disabilities*. June 2014. http://nosscr.org/sites/default/files/CCD_Just_the_Facts_06-10-14.pdf.

² Hendley, Alexa A., Bilimoria, Natasha F. "Minorities and Social Security: An Analysis of Racial and Ethnic Differences in the Current Program." *Social Security Bulletin*. Vol. 62. No. 2. 1999. Pg. 62.

³ CBPP. "Chart Book: Social Security Disability Insurance." *CBPP.org*. March 30, 2015.
<http://www.cbpp.org/research/chart-book-social-security-disability-insurance>.