



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

	Actual, 2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2024- 2028	2024- 2033
BUDGET INFORMATION														
Estimated Outlays	142.5	149.3	157.6	166.3	176.3	186.3	191.7	199.0	206.3	214.0	222.3	231.6	878.2	1,951.4
Components of the Social Security Disability Insurance Program														
Estimated Outlays for Regular Benefits	132.8	138.8	143.9	148.9	156.8	166.2	171.1	178.2	185.2	192.1	199.6	208.1	786.9	1,750.1
Estimated Outlays for Retroactive Benefits	9.6	10.3	13.6	17.2	19.3	19.9	20.4	20.6	21.0	21.7	22.5	23.3	90.4	199.5
Estimated Outlays for Vocational Rehabilitation, Demonstration Projects, and Other	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	1.2	2.7
PARTICIPATION AND BENEFIT INFORMATION														
By calendar year														
Beneficiaries on December 31 (Thousands of People)														
Disabled Workers														
Men	3,808	3,684	3,665	3,718	3,788	3,802	3,818	3,822	3,822	3,825	3,844	3,871	n.a.	n.a.
Women	<u>3,796</u>	<u>3,687</u>	<u>3,677</u>	<u>3,738</u>	<u>3,815</u>	<u>3,836</u>	<u>3,857</u>	<u>3,864</u>	<u>3,867</u>	<u>3,872</u>	<u>3,894</u>	<u>3,924</u>	n.a.	n.a.
All Disabled Workers	7,604	7,371	7,342	7,456	7,603	7,638	7,674	7,686	7,689	7,698	7,737	7,794	n.a.	n.a.
Spouses	91	86	84	84	84	83	81	80	78	77	76	75	n.a.	n.a.
Children	<u>1,146</u>	<u>1,067</u>	<u>1,038</u>	<u>1,046</u>	<u>1,066</u>	<u>1,082</u>	<u>1,098</u>	<u>1,104</u>	<u>1,103</u>	<u>1,104</u>	<u>1,105</u>	<u>1,109</u>	n.a.	n.a.
Total Beneficiaries	8,841	8,524	8,464	8,586	8,753	8,803	8,853	8,870	8,870	8,879	8,918	8,978	n.a.	n.a.
Average Monthly Benefit on December 31 (Dollars)														
Disabled Workers														
Men	1,628	1,704	1,767	1,828	1,891	1,960	2,034	2,111	2,189	2,270	2,352	2,436	n.a.	n.a.
Women	<u>1,338</u>	<u>1,402</u>	<u>1,455</u>	<u>1,507</u>	<u>1,560</u>	<u>1,617</u>	<u>1,679</u>	<u>1,742</u>	<u>1,808</u>	<u>1,875</u>	<u>1,943</u>	<u>2,014</u>	n.a.	n.a.
All Disabled Workers	1,483	1,553	1,611	1,667	1,725	1,788	1,855	1,925	1,997	2,071	2,146	2,224	n.a.	n.a.
Spouses	408	425	441	456	472	489	508	527	546	567	587	608	n.a.	n.a.
Children	471	494	513	531	549	569	590	612	635	658	682	707	n.a.	n.a.
Disabled Workers														
Start of year	7,877	7,604	7,371	7,342	7,456	7,603	7,638	7,674	7,686	7,689	7,698	7,737	n.a.	n.a.
Awards	543	553	725	860	905	904	899	874	861	864	867	868	n.a.	n.a.
Exits	-816	-786	-753	-746	-759	-869	-863	-863	-858	-855	-828	-811	n.a.	n.a.
End of year	7,604	7,371	7,342	7,456	7,603	7,638	7,674	7,686	7,689	7,698	7,737	7,794	n.a.	n.a.

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	By Fiscal Year, Billions of Dollars												2024- 2028	2024- 2033
	Actual, 2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033		
OTHER INFORMATION														
By calendar year														
Average Wage for Indexing (Dollars)	64,453	67,973	70,923	73,792	76,487	78,984	81,632	84,442	87,334	90,264	93,213	96,198	n.a.	n.a.
Taxable Maximum (Dollars)	147,000	160,200	170,400	179,700	187,500	195,000	202,200	208,800	215,700	223,200	230,700	238,500	n.a.	n.a.
PIA for Hypothetical "Lifelong Average"														
Disabled worker (Age 50, in dollars)	2,264	2,361	2,478	2,598	2,705	2,817	2,922	3,020	3,121	3,229	3,340	3,451	n.a.	n.a.
Maximum PIA (Age 50, in dollars)	3,672	3,824	4,013	4,206	4,382	4,566	4,740	4,903	5,068	5,239	5,414	5,596	n.a.	n.a.
COLA (Percent)	8.7	4.2	2.8	2.2	2.0	2.1	2.2	2.3	2.3	2.3	2.3	2.3	n.a.	n.a.
First Month for Which COLA Is Effective	12/2022	12/2023	12/2024	12/2025	12/2026	12/2027	12/2028	12/2029	12/2030	12/2031	12/2032	12/2033	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.