



Written by [Raven Clabough](#) on May 14, 2013

## Record Number: 10.9 Million Americans Collecting Disability

Newly released data from the Social Security Administration reveal that the number of Americans collecting disability payments is at an all-time high — 10,962,532 — more, to put to put it in perspective, than the total number of people living in Greece.

CNS News [writes](#), “April was the 195th straight month that the number of American workers collecting federal disability payments increased. The last time the number of Americans collecting disability decreased was in January 1997.” But in 1997, that decrease was a miniscule one of just 249 people.



April’s beneficiary figures include a record 8,865,586 disabled workers, 1,936,236 children of disabled workers, and 160,710 spouses of disabled workers.

And as the number of Americans collecting disability continues to increase, the number of full-time workers in the United States continues to decrease.

CNS explains:

In December 1968, 1,295,428 American workers collected disability and, according to the [Bureau of Labor Statistics](#), 65,630,000 worked full-time. Thus, there were about 51 full-time workers for each worker collecting disability. In April 2013, with a record 8,865,586 American workers collecting disability and 116,053,000 working full-time, there were only 13 Americans working full-time for each worker on disability.

Some analysts attempt to explain the increases in disability payments by pointing out that the Baby Boomers are beginning to retire and show health problems.

However, evidence indicates that the increase is instead a result of Congress dramatically expanding the definition of “disabled,” thereby permitting otherwise able-bodied Americans to receive government paychecks for the rest of their lives.

*Forbes* [notes](#) that the significant changes to the disability law date back to Ronald Reagan:

In 1980, Jimmy Carter had signed the Disability Amendments Act of 1980, which encouraged tighter oversight of Social Security disability benefits. Early in Reagan’s first term, the Gipper asked the Social Security Administration to step up enforcement of the new law, leading to the revocation of benefits for over one million people. There was a substantial political backlash to these efforts; as a result, in 1984, Congress unanimously passed the [Social Security Disability Benefits Reform Act \[SSDBRA\]](#).

As Reagan signed the bill, he observed, “It maintains our commitment to treat disabled American



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citizens fairly and humanely while fulfilling our obligation to the Congress and the American taxpayers to administer the disability program effectively.”

That law allowed applicants’ assessments of their own disabilities to weigh more heavily in the process, and replaced government medical assessments with those of the applicants’ own doctors. Likewise, it loosened the criteria for mental illness.

Data [collected](#) by Mark Duggan and Scott Imberman of the National Bureau of Economic Research support the fact that the loosening of the definition of “disability” has been the cause of the increase in the number of “disabled,” not more Baby Boomers retiring. The two men published a 43-page paper revealing that just 13 percent of the growth in the receipt of disability benefits in men was a result of aging, and just four percent in women.

Instead, the paper noted that the increase in beneficiaries can be attributed to the relaxation of medical eligibility criteria, which they determined has accounted for a 45 percent in growth for men, and 36 percent growth for women.

Overall, the SSDBRA created what *Forbes* calls a “giant loophole, by which an applicant’s subjective claim that he was in pain, or mentally incapacitated, would be enough to claim disability.”

Figures from the Center for American Progress and the Brookings Institution show that while the SSDI awards for traditional causes of disability, such as cancer, strokes, and heart attacks, have remained constant from 1981 to 2009, Social Security benefits have exploded dramatically for those with musculoskeletal and mental disorders between those same years.

An [investigative report](#) by National Public Radio revealed that many more recipients today are collecting disability for subjective conditions than were 50 years ago:

As far as the federal government is concerned, you’re disabled if you have a medical condition that makes it impossible to work. In practice, it’s a judgment call made in doctors’ offices and courtrooms around the country. The health problems where there is more latitude for judgment — back pain, mental illness — are among the fastest growing causes of disability.

Another factor in the increase in government disability payouts has to do with the formula used to determine the disability payments. The Social Security Administration pays benefits based on how much money recipients made while working.

And because there has been an expansion in the amount of money subjected to Social Security taxes, low-income Americans are receiving higher disability benefits.

Additionally, research [published](#) by Aaron Yelowitz of the National Bureau of Economic Research and the University of California asserts that increased health insurance costs will continue to impact the increased participation in the SSI-disabled program.

People who qualify for disability automatically get Medicare after two years, even if they are younger than 65.

Yelowitz concluded, “I find that 13 to 20 percent of the rise in SSI participating may be due to increases in the value of Medicaid.”

Because the Social Security disability system is so easy to penetrate, it has become a last resort for those who find themselves in difficult financial positions as a result of the economy.

“It’s primarily economic desperation,” Social Security Commissioner Michael Astrue [said](#). “People on



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the margins who get bad news in terms of a layoff and have no other place to go ... take a shot at disability.”

As noted by NPR, the government spends more money each year on cash payments for disabled workers than it does on food stamps and welfare combined. Many applicants who legitimately have disabilities wait years to receive benefits, while others manage to acquire benefits that they do not deserve.

Critics have pointed out that the most immediate way to address this growing problem would be to reexamine the 1984 changes made to the medical eligibility criteria for disability. But few politicians seem interested in disrupting the delicate balance between those who pay taxes and those who abuse the taxpayer system.



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