# **HELPFUL FACTS ABOUT SOCIAL SECURITY DISABILITY BENEFITS**

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When the unexpected happens and you can no longer work due to a serious medical condition, Social Security is there with a lifeline to help you and your family.

Most American workers contribute to Social Security through federal payroll taxes and benefit through monthly retirement payments later in life. For others whose working years are cut short by severe and lasting illness or injury, Social Security provides financial assistance to help them through the critical times.

Here are six facts you should know about Social Security’s disability program:

**Social Security disability insurance is coverage that workers earn.** The program provides a safety net to disabled workers who’ve paid enough Social Security taxes on their earnings. Social Security disability benefits replace some of their income if their medical condition leaves them unable to work.

**The Social Security Act defines disability very strictly.** A person is considered disabled under the Social Security Act if they can’t work due to a serious medical condition that has lasted, or is expected to last, at least one year or result in death. Social Security does not offer temporary or partial disability benefits.

**Disability can happen to anyone at any age.** Serious medical conditions, such as cancer and mental illness, affect the young and elderly alike. One in four 20-year-olds will become disabled before retirement age and may need Social Security disability benefits’ critical support.

**Social Security disability payments help disabled workers to meet their basic needs.** The average monthly Social Security disability benefit is $1,197, as of January 2018. This amount helps disabled workers to meet their basic needs when they need that help the most.

**Social Security works aggressively to prevent, detect, and help prosecute fraud.** Social Security is committed to protecting your investment. Along with the Office of Inspector General, Social Security takes a zero tolerance approach to fraud. The result is a fraud incidence rate of a fraction of one percent.

**Social Security helps people return to work without losing benefits.** Often, people would like to re-enter the workforce, but worry they’ll lose disability benefits. We connect them to free employment support services and help them maintain benefits such as health care. Learn about our Ticket to Work program at [http://choosework.ssa.gov](http://choosework.ssa.gov?utm_source=mip0418&utm_medium=online-media&utm_content=Helpful-Facts-About-Social-Security-Disability-Benefits&utm_campaign=ocomm-mip-fy18).

We’re with you through life’s journey, offering disability benefits to ten million people.

Learn more about our disability insurance program at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability?utm_source=mip0418&utm_medium=online-media&utm_content=Helpful-Facts-About-Social-Security-Disability-Benefits&utm_campaign=ocomm-mip-fy18).