

# American Workers' Most Significant Employment Protection: Disability Benefits and Ticket To Work

Combined Social Security Disability Insurance (SSDI) and Ticket to Work (TTW) benefit is most significantly overlooked federal protection for over 159 million U.S. workers.

The Social Security Administration oversees a combination of important benefits for more than 159 million U.S. workers, who have paid for and – with their employers – insured themselves through FICA taxes for federal disability insurance: Social Security Disability Insurance (SSDI).

SSDI provides monthly disability income when workers must stop working due to a severe health condition. In addition, SSDI provides U.S. workers with vital protections and free assistance with returning to work through Ticket to Work. However, very few U.S. workers understand the incredible value of the financial backstop they've paid for through the combined SSDI-and-TTW benefit.

## What is the Combined SSDI and TTW Benefit?

**Social Security Disability Insurance** – 159 million+ U.S. workers are insured for disability coverage<sup>1</sup>. They can apply for disability benefits with Social Security when they must stop working due to a severe medical condition.

**Ticket to Work** – After SSDI approval, former workers can get free assistance with returning to work and protection of their SSDI benefits<sup>2</sup>. TTW is a free program for U.S. disabled workers that offers a safe path to try working again after their medical condition stabilizes. They can access more than 7 years of protection and restart SSDI without an application if their health worsens again.

## U.S. Workers' Participation in SSDI and TTW

Total SSDI recipients in 2022:

**7,604,098**

former workers receiving SSDI as of December 2022<sup>3</sup>.

Approved for benefits in 2022:

**543,445**

former workers were approved for SSDI in 2022, becoming eligible for Ticket to Work assistance to go back to work when their condition stabilizes<sup>4</sup>.

Number of Americans using Ticket to Work:

**313,636**

individuals who have tickets assigned in the TTW program<sup>5</sup>.

## Lost Opportunity: How Many Workers Could Use Ticket to Work

**18-20%**

of former workers will pursue work within 3 years of getting disability benefits<sup>6</sup>.

**20-22%**

of former workers are interested in returning to work.\*

**About 5%**

of Social Security beneficiaries actually participates in Ticket to Work<sup>7</sup>.

\*If 20% of current SSDI beneficiaries – those who want to work – received education and assistance through the SSA's TTW program: **the U.S. would see 1,520,819 people joining Ticket to Work and reentering the workforce**, and potentially leaving the SSDI program. This means much higher earnings for SSDI recipients, whose average benefit is only \$17,796 per year<sup>8</sup>, and improved solvency for the Disability Insurance Trust Fund, with an estimated program savings of **\$216.5 billion**.

## Economic, Workforce and Community Benefits from SSDI-TTW

Broader education about the Ticket to Work program for U.S. workers could improve economic opportunity and diversity for America's workforce:

- ✓ Increased education and expansion of the SSDI-and-TTW benefit would mean more U.S. workers reentering work and employers benefiting from a larger, diverse talent pool with this evolving economy and tight job market.
- ✓ Easier access to the valuable TTW program, which many workers don't understand, would mean higher earnings for American workers with disabilities and improved financial stability for their families.
- ✓ The U.S. workforce and economy benefits from greater inclusion and diversity in the workforce.
- ✓ Federal government and taxpayers benefit from improved Social Security solvency because more motivated individuals are leaving SSDI benefits for the greater economic value of earning from work, and reducing burdens on the Disability Insurance (DI) Trust Fund.



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<sup>1</sup>What is SSDI: <https://www.ssa.gov/benefits/disability/#anchor1>  
<sup>2</sup>What is Ticket to Work: <https://www.ssa.gov/work/overview.html>

<sup>3</sup>SSDI beneficiaries by month: <https://www.ssa.gov/cgi-bin/currentpay.cgi>

<sup>4</sup>Disability beneficiaries: <https://www.ssa.gov/OACT/STATS/dibStat.html>

<sup>5</sup>Ticket to Work – Tickets In Use: <https://www.ssa.gov/work/tickettracker.html>

<sup>6</sup>Work-oriented Social Security disability beneficiaries:

[https://www.ssa.gov/disabilityresearch/documents/TTW5\\_Brief\\_1\\_WOB.pdf](https://www.ssa.gov/disabilityresearch/documents/TTW5_Brief_1_WOB.pdf)

<sup>7</sup>This participation rate is based on combined SSDI and SSI participation:

<https://www.gao.gov/products/gao-22-104031>

<sup>8</sup>Disabled worker benefit amount for 2023: <https://www.ssa.gov/news/press/factsheets/colafacts2023.pdf>