

# Social Security Advisory Board Panels

## The Future of Mortality, Disability, and Work: Helping to Inform the Social Security Trust Fund Projections

Office of the Chief Actuary  
Social Security Administration

August 25, 2023

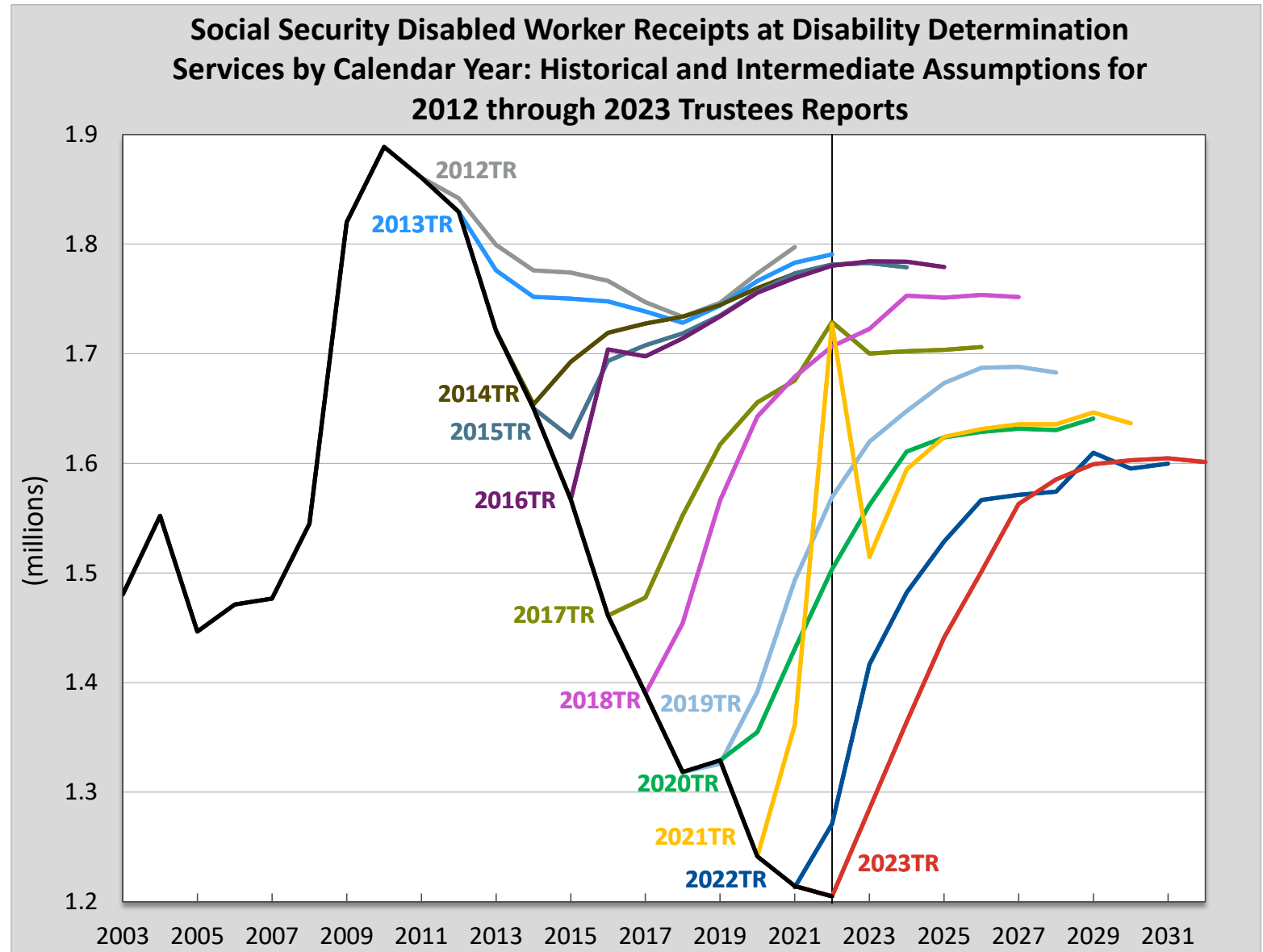
# The Future of Disability

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# Applications for Disability Benefits Remain Historically Low

At the peak of the last economic cycle in 2007, applications were low, but they increased rapidly in the 2007-09 recession from 1.5 million in 2007 to 1.9 million in 2010.

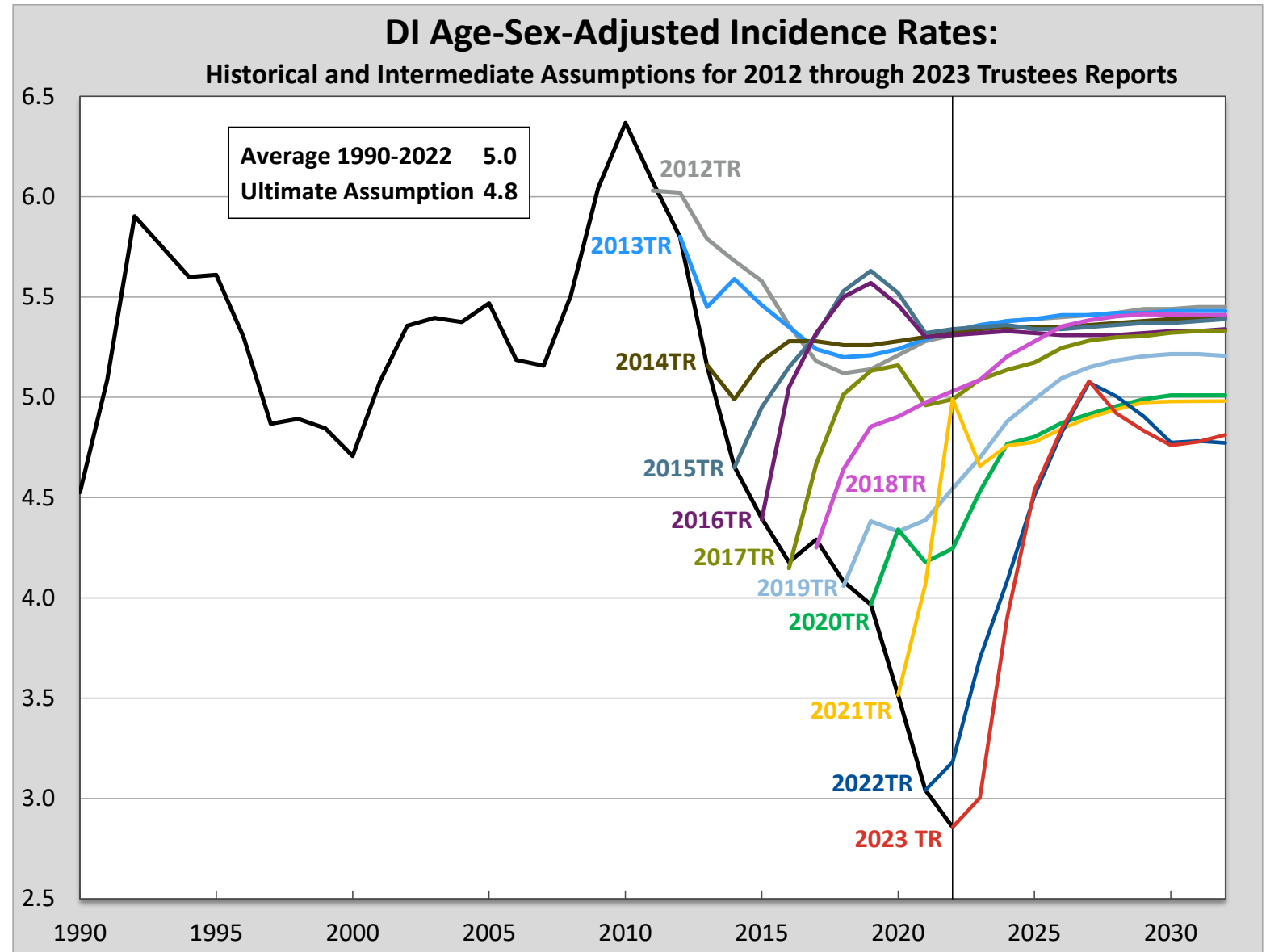
In 2017 through 2022, applications have dropped below the 2007 level.



# Disability Incidence Rate Also Remains Historically Low

DI disabled worker incidence rate rose sharply in the 2007-09 recession and has declined since the peak in 2010 to extraordinarily low levels in 2016 through 2022.

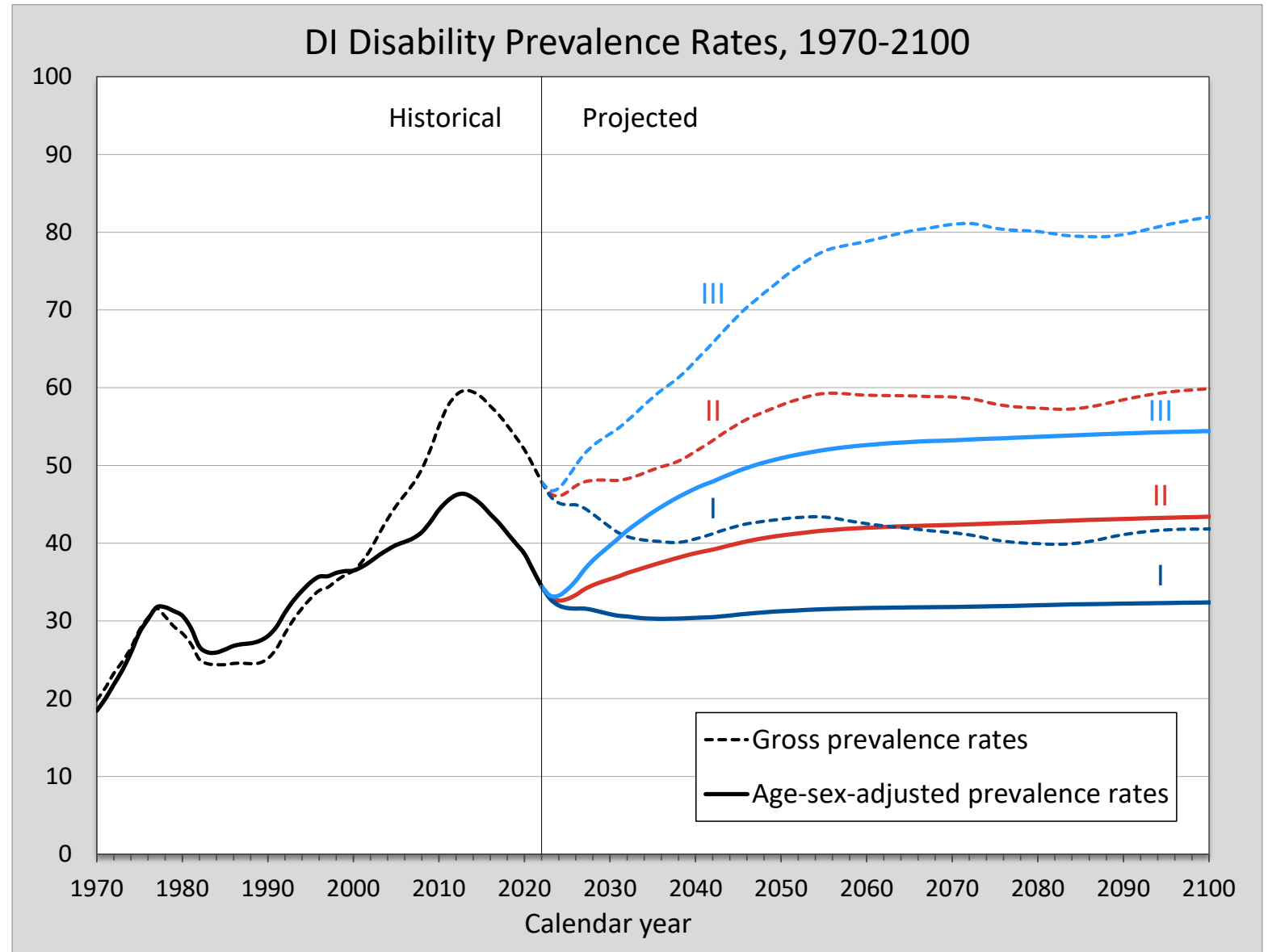
What will be the net effect of COVID and post-COVID conditions?



# Disabled Worker Prevalence Rates

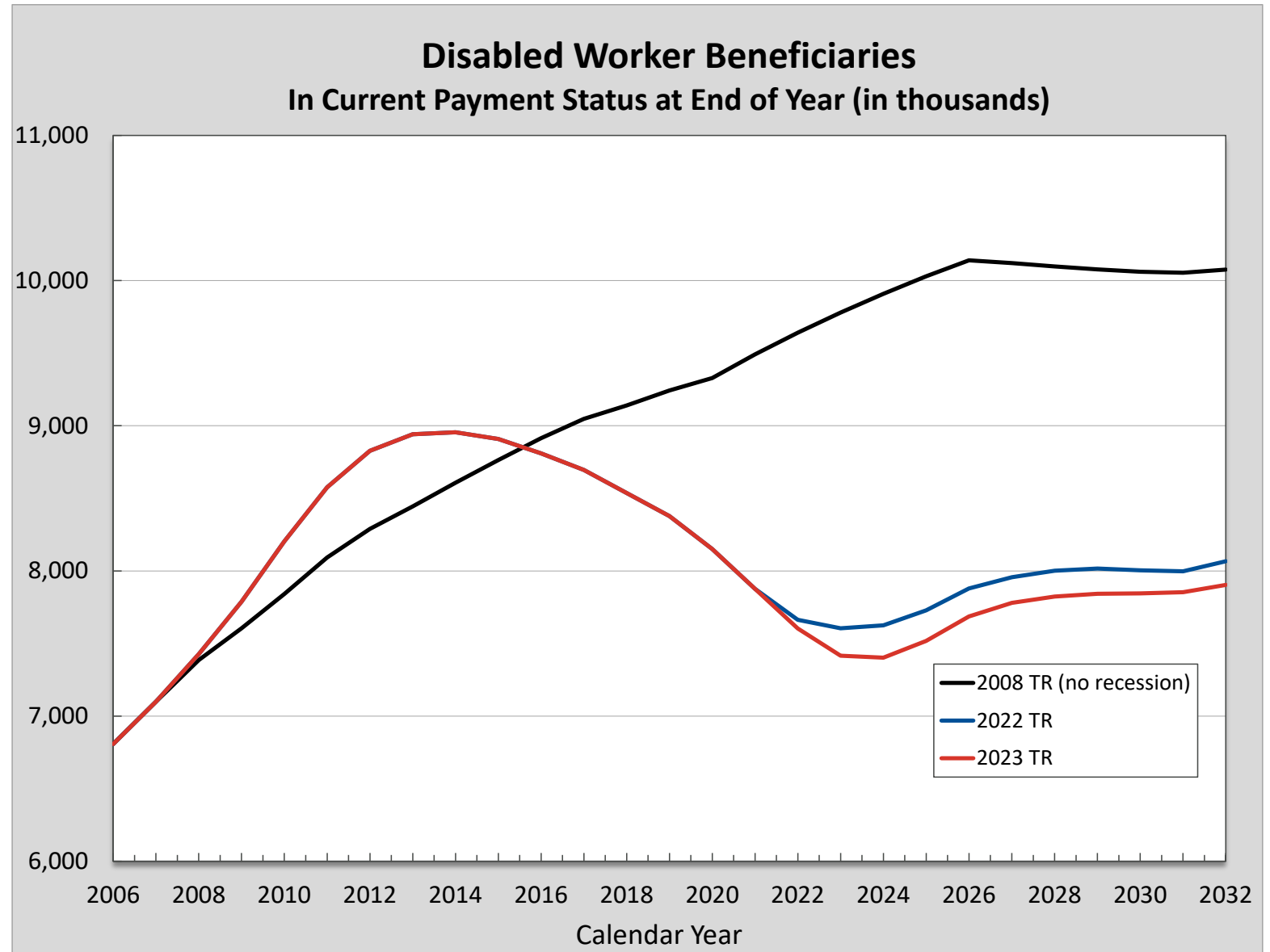
Will prevalence recover to a level above that seen before the 2007-09 recession?

The Trustees Report projections assume the incidence rate will ultimately rise to 4.8 per thousand, from the levels seen since 2016 of between 3 and 4.3.



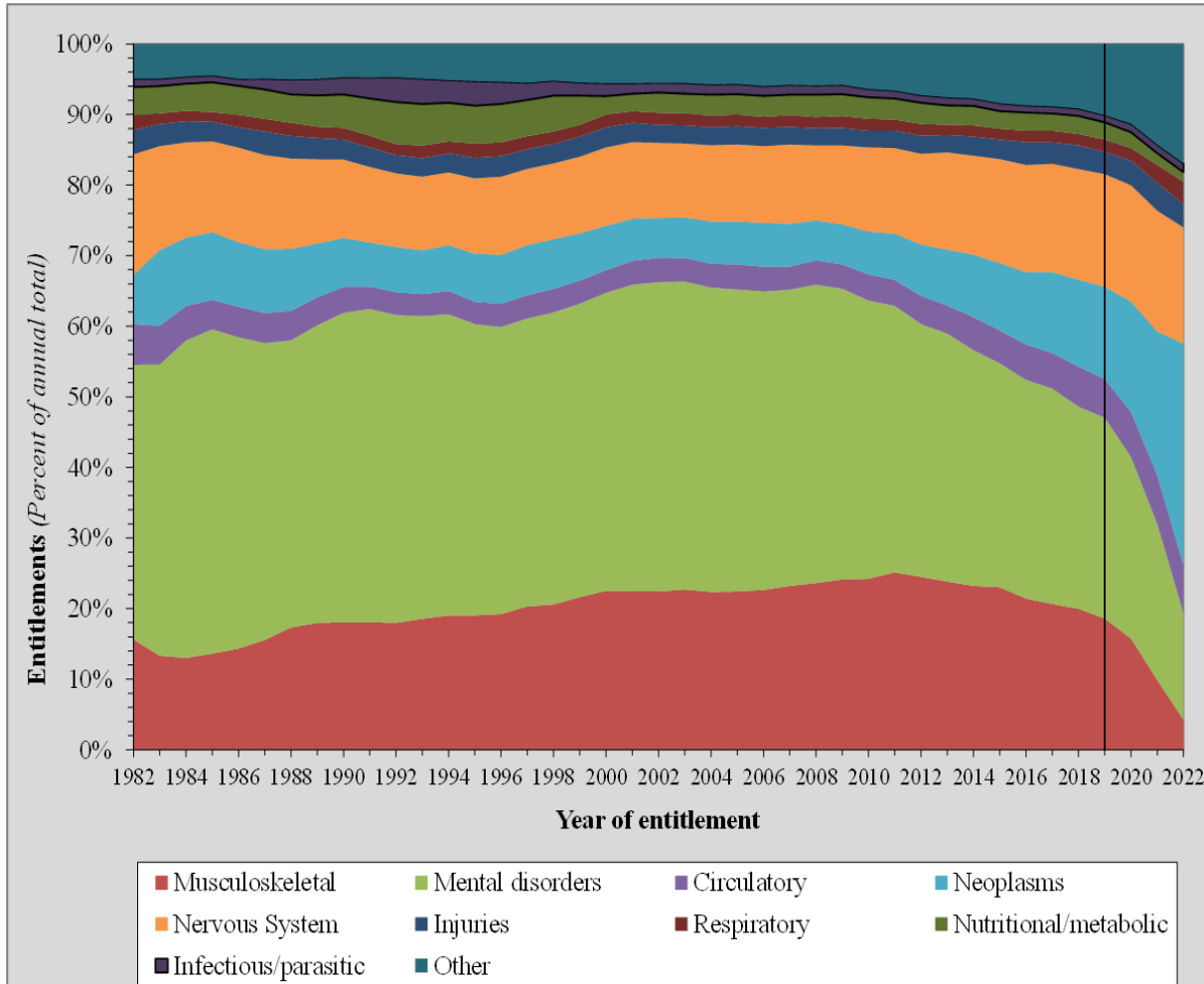
# Fewer Disabled Worker Beneficiaries

Fewer now and in near term based on recent applications and incidence rates, with assumed increases deferred another year.

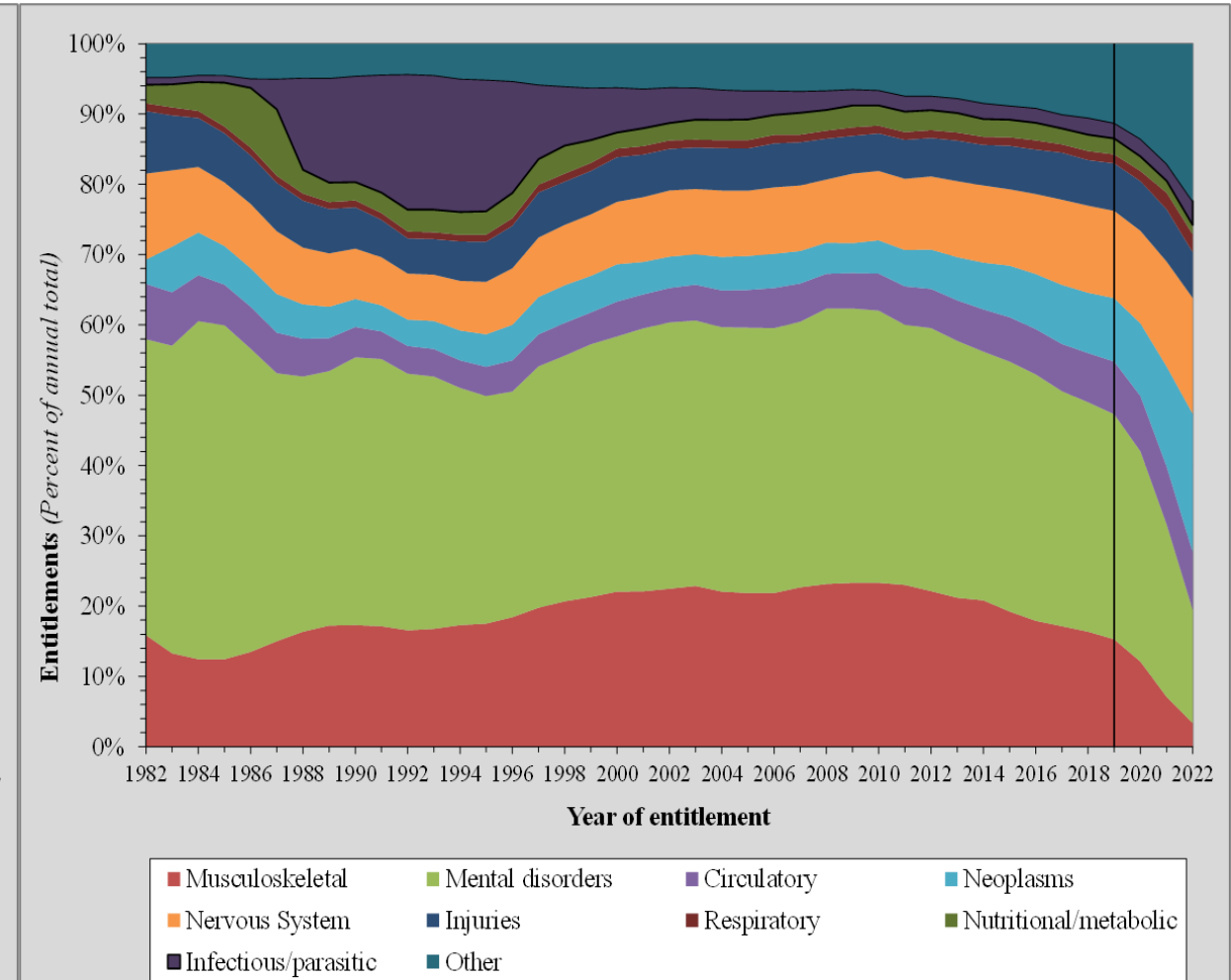


# Primary Impairment for New Disabled Worker Entitlements at Ages 30-39 Has Been Consistent & Dominated by Mental Disorders

## Women



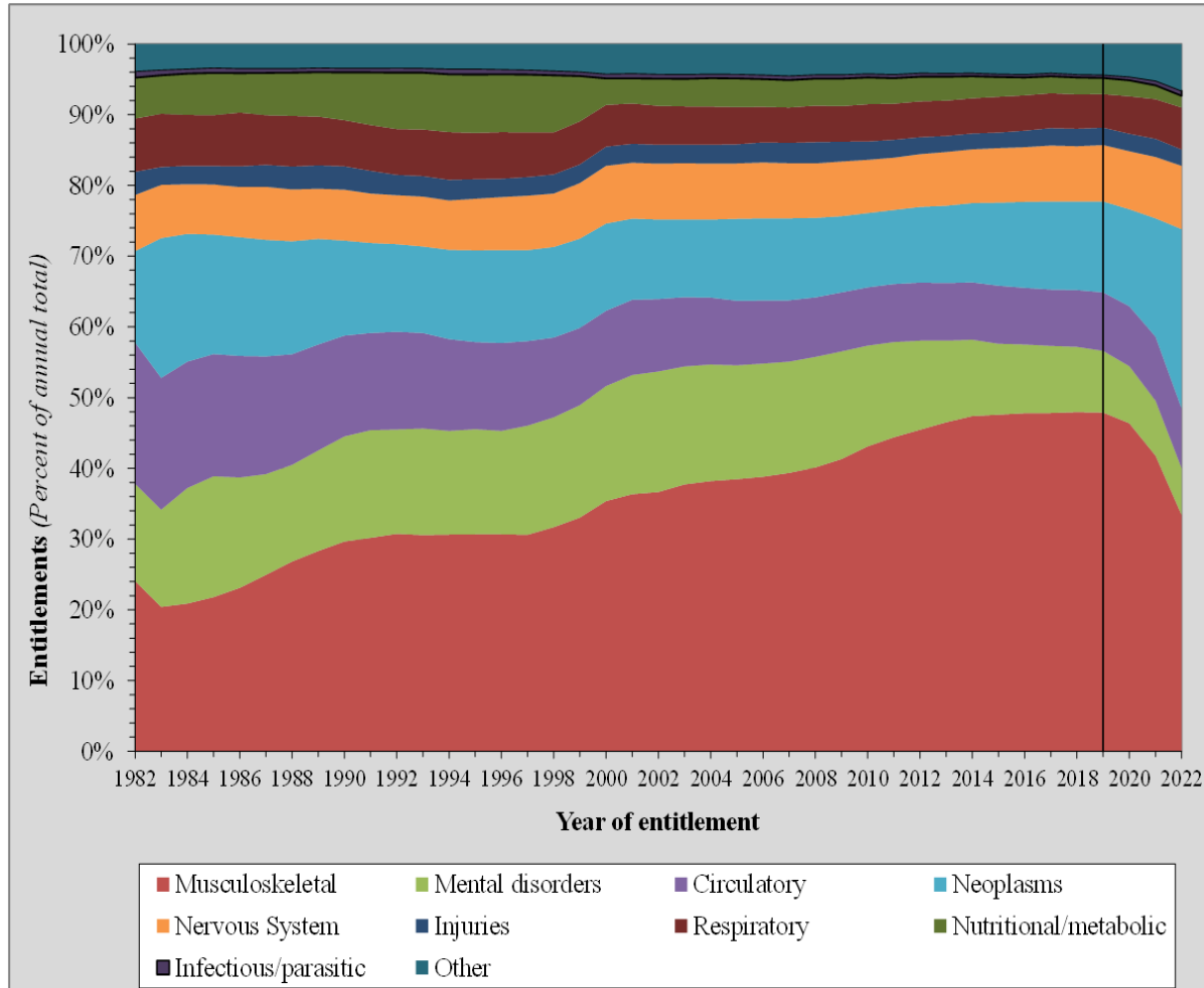
## Men



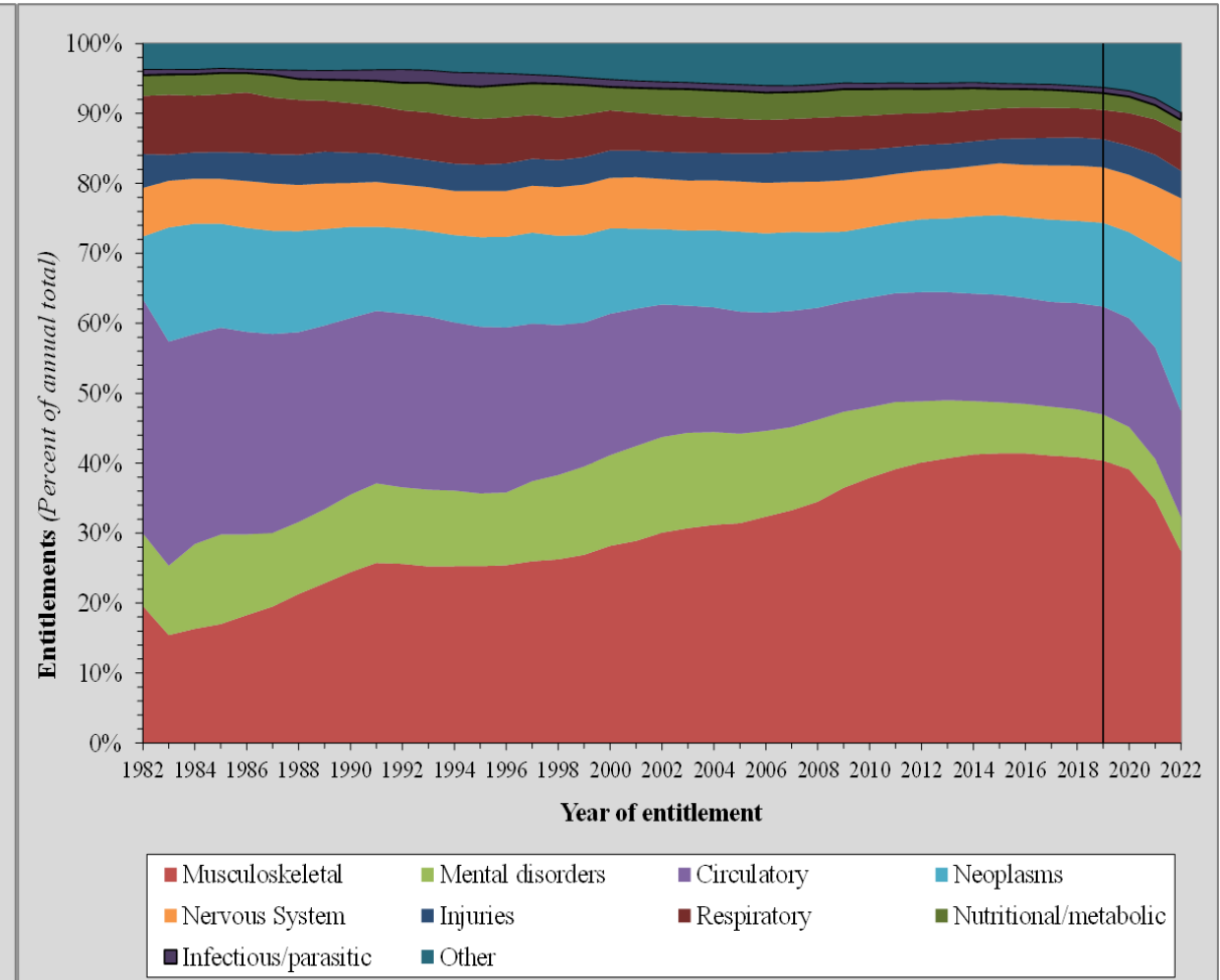
Note: Data for 2019 and later are incomplete.

# Primary Impairment for New Disabled Worker Entitlements at Ages 50-59 Has Been Increasingly Musculoskeletal

## Women



## Men



Note: Data for 2019 and later are incomplete.



# Reductions in Disability Applications and Number Receiving Benefits Have Been Similar by Age, Sex, Geography, Impairment, and Education; COVID Has Not Contributed Significantly

- Reasons for these reductions and future expectations?
  - Healthier population?
  - Greater demand for workers given the changing age distribution of the population?
  - Greater accommodation by employers?
  - More highly educated population; more automation of physical jobs?
  - Changing distribution of jobs/occupations in the economy?
  - Changing nature of work and jobs? (see next panel)