

## Improve Access to Social Security Benefits

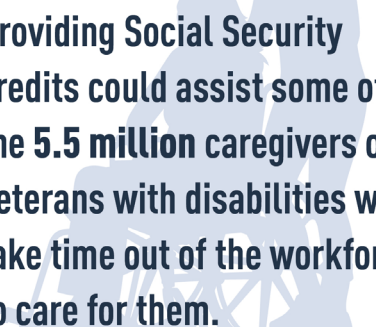
### THE ISSUE

More than nine million veterans and their families receive retirement, disability, or survivor benefits from Social Security, and together, they comprise approximately 35 percent of the Social Security beneficiary population. Social Security trust funds will face a modest shortfall in 2035 and be unable to pay full benefits unless the long-term system funding is addressed. The average retiree with \$1,400 a month in Social Security benefits will lose \$280 per month if Congress does not act by 2035. The average disability beneficiary with \$1,200 a month in Social Security benefits will lose \$250 a month.<sup>1</sup> Addressing Social Security's small funding gap can be done through prudent, phased-in changes to the system's financing along with benefit enhancements that will respond to the nation's growing retirement crisis. However, measures that would result directly or indirectly in cuts to benefits people have earned through a lifetime of work are inappropriate. Moreover, proposals to set up a commission or task force outside the regular legislative process to propose changes to Social Security and Medicare lack transparency and impede accountability.

According to the Center on Budget and Policy Priorities, 4 in 10 adults aged 65 and older would have incomes below the poverty line without their Social Security benefits. Social Security benefits lift more than 16 million older adults above the poverty line.<sup>2</sup> A more realistic cost-of-living-adjustment (COLA) for Social Security benefits will aid beneficiaries by accounting for expenses, such as out-of-pocket medical costs, that retirees and people with disabilities frequently incur. Providing credits under Social Security will offer some retirement security for the 53 million caregivers in the nation, 10 percent of which have had to give up work entirely or retire early to fulfill their caregiving responsibilities.<sup>3</sup>

Gradually eliminating the earnings cliff in Social Security Disability Insurance (SSDI) and improving the Social Security Ticket to Work Program would remove barriers to work for disability beneficiaries. In addition, people with disabilities who may already endure waits of over 500 days for a final decision on their benefits must then wait five months for their SSDI benefits to begin and 24 months to receive Medicare coverage. Eliminating the five-month and 24-month waiting periods could have saved 50,000 people from bankruptcy over a five-year period.<sup>4</sup>

Finally, many veterans with disabilities and their families need help learning about Social Security



**Providing Social Security credits could assist some of the 5.5 million caregivers of veterans with disabilities who take time out of the workforce to care for them.**

**“ Social Security Disability and Medicare became my survival lifeline. SSDI is an insurance that I paid for through my employment deductions. It is my hope that we as a nation can provide the necessary care for all people to be able to live a high-quality, dignified life.”**

*Reflection of PVA Member on the importance of SSDI and Medicare following his post-military service spinal cord injury.*

benefits and how to apply for them. Because they use the Department of Veterans Affairs (VA) health and benefits system, they may be unaware of financial support they can receive through Social Security or that may help their survivors in the event of their death. The Substance Abuse and Mental Health Services Administration's Supplemental Security Income/SSDI Outreach, Access, and Recovery (SOAR) program aids homeless veterans and those at risk of homelessness in applying for Social Security disability benefits at VA medical centers. However, SOAR staff are largely limited in serving other disabled veterans beyond those populations.



## PVA POSITION

- ★ Congress must pass legislation, such as the **Stop the Wait Act (H.R. 883/S. 320)**, to end the five-month wait for SSDI benefits and the 24-month wait for Medicare for those deemed eligible for SSDI to ensure people with disabilities have essential financial and health care support when they most need it.
- ★ Congress must pass legislation, such as the **Social Security Enhancement and Protection Act (H.R. 671)**, to improve benefits for beneficiaries and strengthen the system's financing without damaging the vital support Social Security provides to millions of Americans.
- ★ Congress must provide credits under Social Security to ensure that caregivers are not penalized in retirement for taking time out of the workforce to perform caregiving duties.
- ★ Congress must pass legislation to require the VA to provide veterans and their survivors with information about benefits they may be entitled to under Social Security.

<sup>1</sup> Social Security: What Would Happen If the Trust Funds Ran Out? Congressional Research Service, September 28, 2022, <https://sgp.fas.org/crs/misc/RL33514.pdf>.

<sup>2</sup> Center on Budget and Policy Priorities, Top Ten Facts about Social Security, <https://www.cbpp.org/research/social-security/top-ten-facts-about-social-security>.

<sup>3</sup> National Alliance for Caregiving, Caregiving in the U.S. 2020, <https://www.caregiving.org/research/caregiving-in-the-us/caregiving-in-the-us-2020/>.

<sup>4</sup> GAO Report, Social Security Disability: Information on Wait Times, Bankruptcies, and Deaths among Applicants Who Appealed Benefit Denials, <https://www.gao.gov/assets/gao-20-641r.pdf>.